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ABSTRACT

This work is designed to help cooperative agricultural students (especially in Texas) to gain a better understanding of some principles that are fundamental for successful entry into the world of work. The workbook provides information needed by students to help them narrow the possible career choices that are appropriate to the individual. Also, activities are suggested that will provide experiences to help students identify career choices. The activities in the book are correlated with selected topics from the Group Instruction Handbook. The 35 topics in this workbook are self-contained, each having an information sheet, activities, and questions. Illustrations are provided for some of the topics as well as blank information forms that are to be completed by the student. Some of the topics covered in this guide include the following: choosing a career, personal qualities for the world of work, occupational requirements, the agricultural world of work, finding a job, preparing for interviews, evaluating job applicants, holding a job, employee-employer relations, social skills, personal appearance, improving conversational and speaking abilities, sources of credit and interest rates, Social Security, income tax returns, and agricultural mathematics. (KC)

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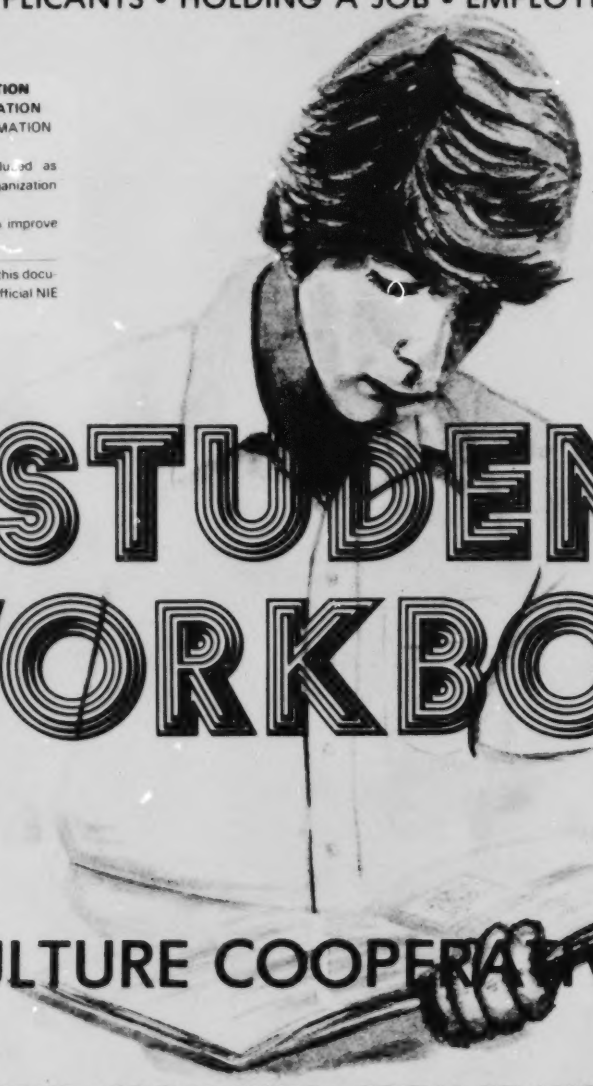

STUDENT WORKBOOK

AGRICULTURE COOPERATIVE TRAINING

OYEE - EMPLOYEE RELATIONS • SOCIAL SKILLS • SOCIAL RELATIONS • YOU AND YOUR PERSONALI
Y • PERSONAL APPEARANCE • GOOD GROOMING • DEVELOPING GOOD MANNERS • IMPROVIN
G CONVERSATIONAL AND SPEAKING ABILITIES • MAKING FRIENDS • USING LEISURE TIME • A HIGH
SCHOOL EDUCATION THE BIG DECISION • BANKING PROCEDURES • SOURCES OF CREDIT AND IN
TEREST RATES • SOCIAL SECURITY • INCOME TAX RETURNS • DEPRECIATION • LIFE AND HOSPITALIZA
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PREFACE

The "Agriculture Cooperative Training Student Workbook" has been prepared to help the student gain a better understanding of some principles which are fundamental for successful entry into the World of Work. An attempt has been made to provide the kind of information needed by students to help them narrow the possible career choices which are appropriate to the individual. Also, activities are suggested which will provide meaningful, relevant experiences to help students identify with career choices.

Recognizing that education in the future will be more career-oriented than it has been in the past, the student workbook is in keeping with this new direction in education. It provides a logical sequence of experiences which will encourage the student to make flexible career choices and at the same time begin to identify with work.

The activities in this book are correlated with selected topics from the Group Instruction Handbook. Topics are numbered consecutively from 1 through 35 in the upper right hand corner. Each topic is self-contained in that it has an information sheet accompanying it which will provide the student with essential information for completing the activities and/or questions assigned for each topic.

Acknowledgment is given to Colvin Walker, former Subject Matter Specialist, Vocational Instructional Services, for the organization and development of the original student workbook, and Bill T. Tomlinson, Assistant Coordinator, for the revision.

Foy Page, Coordinator
Vocational Instructional Services

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Texas A&M University
College Station, Texas 77843

HOW TO USE THIS BOOK

The following suggestions are made to the student for the use of this workbook in the agriculture cooperative training class.

The workbook pages have been stapled; however, it is designed for use in a three-ring loose-leaf notebook if the student so desires.

1. Topics are identified in the course outline by numeral and by title. It is left to the discretion of the instructor whether the complete workbook will be given to the student for individual assignments at his/her own rate of work, or if all class members will be assigned the same topic at a selected time.

2. References, with the exception of Topic No. 1, are not needed to complete activities or answer questions, as an information sheet accompanies each topic. The teacher will provide the references for Topic No. 1.

3. Activities should be carefully read by the student before he/she has begun any work on the topic. Some activities will require individual work by the student, while others may require group participation.

4. Information sheets accompany each topic and are to be carefully read before the student attempts to complete the assigned activities and/or answer the questions.

5. Questions which are to be answered by the student are assigned for each topic. Space has been provided after each question for the student to record his/her answer. On some topics, the questions are extended to the back side of the topic assignment sheet.

6. Illustrations are provided for some of the topics and follow the information sheets. Some of the illustrations are provided for information only, while others require work by the student.

7. Blank information forms that are to be completed by the student accompany the information sheets and illustrations of some of the topics. These forms are to be used as directed in the activity and/or questions in assignment sheet.

COURSE OUTLINE FOR AGRICULTURE COOPERATIVE TRAINING STUDENT WORKBOOK

No.	Topic	Page
900-1	Agriculture Cooperative Training	1- 8
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35	Agricultural Mathematics	183-187

TOPIC: AGRICULTURE COOPERATIVE TRAINING

ACTIVITIES:

1. Assist in developing your training plan, particularly the part, Outline of Study Assignments. See example at end of information sheet. Teacher will supply a blank copy for your use.
2. Review the Agriculture Cooperative Awards Application.
3. Review and learn how to correctly complete sample sheets of the "Record Book for Agriculture Cooperative Training." These sheets will also be provided by the teacher.

QUESTIONS:

1. What recommendations did President Kennedy's advisory group make on Vocational Education?

2. How was information obtained to determine employment opportunities and the education level needed for agricultural occupational employment?

3. Discuss the information obtained from these surveys.

4. List the advantages offered by the ACT program as determined by the Texas pilot programs.

5. What is the relationship of the ACT program to the total school program?

6. What is ACT designed for?

7. How much time is spent in the classroom and on-the-job training in the ACT program?

8. How many credits may a student earn in the ACT program?

9. What are the prerequisites for ACT?

10. What are the training objectives of ACT?

11. What are some of the leadership activities in which the ACT student may participate?

Agriculture Cooperative Training
(Question Sheet continued)

12. What is the purpose of a training plan?

13. List two ways in which work experience may be listed on the training plan.

14. What individuals should have input in the development of the training plan?

15. What are the purposes of the "Record Book for Agriculture Cooperative Training"?

Information Sheet
on
COOPERATIVE TRAINING IN AGRICULTURE

Shortly after John F. Kennedy was elected President of the United States, he directed the Secretary of Health, Education, and Welfare to "convene an advisory body drawn from the educational profession, labor-industry, and agriculture, as well as the lay public, together with representation from the Department of Agriculture and Labor, to be charged with the responsibility of receiving and evaluating the current National Education Acts, and making recommendations for improving and redirecting the program."

Twenty-five individuals from the above groups were selected to make this study and after completing the study made the following recommendation: "The vocational agriculture program, under Federal reimbursement, should be broadened to include instruction and increased emphasis on management, finance, farm, and other similar topics." The above recommendation was impremented in PL 88-210.

Prior to the directive issued by President Kennedy to the Secretary of Health, Education, and Welfare, leaders in the field of Agricultural Education had recognized the need to broaden the field of agricultural training so that it would include the preparation of students for agricultural occupations. Agribusiness and agri-related occupations were terms already in use that described agriculture and its relationship to businesses dealing in agricultural products and services.

Recognizing the broadened responsibility of vocational agriculture, the National Center for Advanced Study and Research in Agriculture Education, located at the Ohio State University, called two National Research Coordination Conferences on Off-farm Agricultural Occupations. In order to obtain information to determine employment opportunities and the education level needed for agricultural occupational employment, twenty-six states conducted surveys. The following information was obtained from these surveys: (1) almost half of the people employed in agricultural occupations have not received any training in agriculture; (2) employers expect a twenty percent increase in the number of employees who need agricultural training; (3) the greatest need for agriculturally trained employees will be in agricultural sales and service, horticulture, and livestock and crop food products marketing.

Texas was not one of the twenty-six states making the agricultural occupations survey, but it is believed that the results obtained from the surveys in other states would be equally as impressive had Texas made the survey.

Under the direction of the late Mr. George Hurt, former Director of Agricultural Education, Texas Education Agency, eight vocational agriculture departments in Texas conducted pilot programs in the 1965-66 school year to determine the effectiveness of Cooperative Part-Time Training in Agriculture (name of program was changed to Agriculture Cooperative Training in 1980). These schools found this to be a very suc-

cessful and effective method for training students in agricultural occupations. They also found many advantages in this type of training, some of which are as follows: Provides for a certain amount of selection and "try-out" in vocations, provides an opportunity to learn an occupation while earning a high school diploma, provides training on real jobs under real conditions, and provides an opportunity to establish a reputation on the job through two years experience. Undoubtedly, the advantages determined from conducting the eight pilot programs were valid, as 358 schools offered courses in Agriculture Cooperative Training in 1979-81 school year and had a student enrollment of 4,431. Prior to the initiation of some of the pre-employment laboratory training courses, there was a greater number of students enrolled.

AGRICULTURE COOPERATIVE TRAINING (ACT) AND ITS RELATIONSHIP TO THE TOTAL SCHOOL PROGRAM

The high school program of vocational agriculture education is designed to meet the needs of youth who plan to enter farming, ranching, or other agricultural occupations. The ACT courses provide instruction for high school students who have an interest in and a vocational need to become established in an off-farm agricultural occupation.

Course Description

ACT is designed to provide technical instruction, on-the-job training, and work experience for high school vocational agriculture students preparing to enter employment in agricultural occupations.

Students enrolled in the course spend approximately one hour in class each school day to receive instruction in the occupation for which they are training. They also must spend a minimum of 15 hours of supervised employment per week. Seven of the 15 hours must be during the weekdays, while a maximum of eight hours may be on Saturday and/or Sunday.

Eligible students must be employed in an occupation or job approved for the cooperative program; and after entering the program, students must be employed no later than two weeks. To be approved for ACT, an occupation must (1) be classified as an agricultural occupation under the definition of occupations requiring knowledge and skills in one or more of these subjects: animal science, plant science, soil science, agricultural mechanization, farm and ranch management, agricultural leadership, and agricultural resources development; and (2) the occupation must require a minimum of 175 hours of classroom instruction and 525 hours of supervised on-the-job training and work experience.

Credits

Students enrolled in ACT earn a minimum of three units of elective credit in a school year toward a high school diploma on the completion of 160 clock hours of related classroom instruction plus 525 hours of supervised work experience. A maximum of two years may be spent in the program.

Cooperative Training in Agriculture
(Information Sheet continued)

Prerequisites

In order for a student to be eligible to enroll in an ACT course, he/she must be 16 years of age and a junior or senior in high school. Also the student must have an interest in and a need for such training. Acceptance for class membership is based on training objective, aptitude, interest, need, physical and mental competence, and other qualifications essential to successful employment.

Training Objectives

The ACT course prepares high school youth for useful employment. While enrolled in a class, (1) the student should develop the basic skills required in order to become a competent employee in an occupation; (2) the student should develop the technical and related aspects of an occupation through daily class work under the supervision of the vocational agriculture teacher; (3) the student should acquire an appreciation, attitudes, and work habits that will contribute toward the development of good citizenship by developing his/her physical, social, civic, cultural, and economic competencies; (4) the student is provided an opportunity to learn an occupation while earning a high school diploma; and (5) the student is provided an opportunity to prepare for a higher salary.

Approved Occupations

The following is a partial list of occupations for Agriculture Cooperative Training:

Agricultural machinery repair

Agricultural machinery set-up and delivery

Agricultural machinery mechanic's helper

Agricultural machinery parts employee

Agricultural machinery service supervisor

Feed warehouse employee

Feed sales and service

Seed sales and service

Agricultural chemical sales and service

Greenhouse employee

Nursery employee

Grain elevator employee

Poultry processing plant employee

Poultry farm worker - broiler production

Poultry hatchery employee

Poultry farm worker - commercial laying flock

Dairy farm employee

Dairy products employee

Meat processing plant employee

Fertilizer sales and service

Irrigation equipment sales and service

Veterinary assistant

Forestry employee

Cooperative Training in Agriculture
(Information Sheet continued)

Garden center employee
Wildlife conservation employee
Fruit and vegetable packing plant processor
Feedlot employee
Wool and mohair warehouse employee
Swine farm employee
Park and landscape employee
Assistant groundskeeper
Horse farm employee
Ranch employee
Cotton gin employee
Crop farm employee

AGRICULTURE COOPERATIVE TRAINING AND THE FFA

Six ACT awards have been established on a local, district, area, and state basis. Each of the six awards represents a cluster of occupations; therefore, regardless of the occupation for which one is training, he/she is eligible to apply for an award. The awards are (1) Sales and Service, (2) Horticulture and Nursery, (3) Farm Machinery, (4) Veterinary Assistant, (5) Products Employee, and (6) Farm Employee. Area and state winners receive plaques and monetary awards.

Training Plan

A training plan, which may be developed for a one- or two-year period, is a guide or plan developed and followed at the training station and school to train the student. The cooperative training plan is designed to fill a three-fold purpose: (1) to serve as a guide for the teacher and employer in providing the student with both practical work experiences and technical information related to the occupation, (2) to provide a record of the student's progress on the job, and (3) to provide a record of the student's related studies.

Although the development of the training plan is the primary responsibility of the teacher, it should be a cooperative effort of the teacher, training station supervisor, and student. The plan should be developed before or immediately after the student commences training. An explanation is given for completing the front of the training plan on the example, at the end of this information sheet, while the following explains each section on the back:

Under the Work Experiences to be Provided, a list of the various types of jobs or work experiences in which the student-learner may be reasonably expected to engage during training is compiled. Although it is practically impossible to plan a definite sequence of work experiences months in advance and adhere strictly to the schedule, it is nonetheless imperative that some sort of logical and systematic method of listing the work experiences in the training plan be followed. The two most satisfactory methods of listing work experiences are explained below:

1. Jobs or work experiences may be listed in order of difficulty, from the

easiest to the most difficult. Some occupations have a traditional progression order for learners; in others, it is difficult to follow a given order.

2. Work experiences or work assignments may be planned by semesters. Only new experiences should be included.

The Record of Work column is used by the teacher to record job progress and for recording the type and frequency of work experiences. Several different methods are used by teachers in recording the experiences.

The Outline of Study Assignments provides an area for listing topics, subjects, or information relating to and paralleling the work experiences listed in the first column. In general, these topics include the basic knowledge for the skills used in the occupation and the personal characteristics needed to be successful in working with others.

The Record of Studies column is used by the teacher to indicate the student's performance for the assignments. Several different methods may be used by teachers to indicate quality of performance. The letters A, B, and C may be used to indicate grades. From this record, the teacher should be able to determine how closely the work experiences and related studies of the student are correlated and where additional lesson assignments should be made.

Developing Training Plans

The principal responsibility for developing the training plan is the teacher's. However, it is suggested that the assistance of the student's supervisor at the training station be solicited. Also, input from the student should be solicited, particularly in the area of Outline of Study Assignment. The outline in the front of the course of study, prepared for the occupation by Vocational Instructional Services, should be very helpful in preparing the outline of study assignments.

It might be feasible to use class time and the student's assistance in developing the preliminary training plan. After the preliminary training plan is developed, the teacher should make an appointment with the student's training station supervisor to review the plan. After the review, the development of the final copy should begin.

Record Book for Agriculture Cooperative Training

The "Record Book for Agriculture Cooperative Training" is an important part of the course and should be completed in detail by the students.

It may be compared to a mirror. It should reflect all the student's activities in the ACT program. The book has several purposes:

1. Determine training received and skills acquired by the student;
2. Determine award winners;

Cooperative Training in Agriculture
(Information Sheet continued)

3. Determine selection of study guide topics;
4. Evaluate training station;
5. Serve as a record of income received and social security and income taxes paid;
6. Evaluate student's training; and
7. Allow students to learn to keep records which are necessary as an adult.

The record book is composed of six different sheets. A discussion of the records kept on the different sheets is given below:

Pages 1 and 2 provide space for keeping records of the student's leadership and cooperative activities.

Pages 3 and 4 are provided for the student to record daily work experiences. The student should use two or three lines each day to describe experiences at the training station. If the student is absent from the training station, a notation of this should be made in the records. These sheets serve as a guide to the teacher in determining the order instructional materials will be presented during the related class period. Additional sheets may be inserted as they are needed.

Page 5 provides space for recording wages and deductions from wages. These may be recorded weekly, biweekly, or monthly, or for any other pay period.

Page 6 allows space for recording other agricultural income and non-agricultural income. Also, at the bottom of page 6, space is provided for recording the total of student's net income.

TOPIC: THE IMPORTANCE OF CHOOSING A CAREER

ACTIVITIES:

1. Consider the following statements before answering the questions for this topic.

The life expectancy for an 18-year-old boy is 70.19 years; for an 18-year-old girl it is 72.95 years. This would indicate that after completion of high school, today's young people can expect to live about another 50 years. Most boys will probably work for about 40 of these years, while the average girl will work outside of the home for about 25 years.

At the present price levels, a person will need at least $250,000 to pay for goods and services during a lifetime. Some of these goods and services which are vital to life and well being include food, clothing, housing, medical attention, education, and transportation. Today, in our society, the "world of work" offers more than 20,000 different jobs for young people entering the labor market.

2. Read the information sheet before you attempt to answer the questions.

QUESTIONS:

1. In America, what factor serves to identify people and their way of life?

2. What are some of the consequences of choosing an occupation?

3. Why do people work?

4. What are some of the decisions that you will make in the near future regarding your choice of occupations?

5. Who is going to be responsible for the outcome of these decisions?

Information Sheet
on
THE IMPORTANCE OF CHOOSING A CAREER

The importance of choosing a career cannot be over emphasized. Once a career choice has been made it is difficult to change without a loss or reduction in salary, seniority, and fringe benefits; and usually retraining is necessary. Due to a lack of occupational experiences, knowledge of the "adult world," and the fact that it must be made at a relatively young age, the decision as to a career is a difficult one to make. However, through a study of career opportunities and the career information available, and rational reasoning, you should be able to make a satisfactory choice.

In America, a person's occupation determines his/her way of life, and is the principal means of identity. It influences choice of friends, the way leisure time is spent, and is the central activity around which lives are planned. Because of the tremendous influence an occupation has on the "American way of life," you should become involved in employment experiences which will assist in making an occupational choice and in preparing you for employment.

The average person spends about 2,000 hours a year - 80,000 hours in a lifetime - in an occupation. Considering a lifetime of employment in another perspective, the average person will work for about 40 years (from about 22 to 62 or 65 years of age) for an average of 40 hours a week for 50 weeks a year. This emphasizes the importance of selecting an occupation that is challenging and adapted to your aptitudes, interests, and personality.

In order to make a realistic occupational choice, reliable information is needed on which to base the decision. To secure this information, you must spend a lot of time determining the skills and knowledge required for entry; opportunities offered by various occupations; and personal abilities, aptitudes, interests, and characteristics.

Most everyone has certain emotional needs, such as intellectual stimulation, large financial returns, prestige of an important position, opportunity for the exertion of leadership, esteem of influential people, power, and fame, which a well-chosen occupation will satisfy. You should be reminded, however, that many occupations providing the emotional needs are very competitive, and often constant pressure is exerted on the employee. It may be expedient for some individuals to select an occupation with less competition and pressure.

Other reasons on the importance of choosing an occupation are listed and discussed below:

1. The occupational choice may determine whether you are employed, underemployed, or unemployed.

The Importance of Choosing a Career
(Information Sheet continued)

Some occupations provide year-around employment, while others offer limited employment. The former offer job security and stability to the employee's family.

2. The choice of occupation may determine the people you associate with.

Companionship and friendship are basic needs. An occupation provides greater satisfaction if you can "identify" with other employees in both work and leisure activities.

3. The choice of an occupation may determine success or failure.

Many factors such as ability, effort, and luck affect success. However, the ability to perform the tasks is of primary importance. People differ in both the nature and level of their abilities, and occupations differ in the abilities required for acceptable performance. Chance of success can be greatly increased by selecting an occupation that utilizes strengths and makes only minimal demands on weaknesses.

4. The occupational choice may determine whether you like or dislike the work.

Individual interests and abilities determine to a great degree whether the worker likes or dislikes a job. To have job satisfaction, you must enjoy performing most of the tasks required on the job. All occupations have some duties which are not enjoyable; however, a part of job satisfaction is recognizing this fact and expending as much effort performing these tasks as in those enjoyed.

5. The occupational choice may influence several aspects of life.

The choice of an occupation may determine the area in which you live, marriage partner, school children will attend, participation in social activities, salary, and physical and mental health.

6. The choice of an occupation determines an employee's contribution to society.

While most occupations contribute directly or indirectly to society, the contribution for each is different. Mechanics maintain automobiles, farmers produce crops and livestock to feed the population, and medical doctors attend to the needs of the sick. Just as each of these occupations make an important contribution, the extent of each is usually based on people's opinions.

Why People Work

People work for various reasons; but generally, the reasons may be classified as

The Importance of Choosing a Career
(Information Sheet continued)

economic, social, and self fulfillment. More specific reasons are given below:

1. Livelihood - Employment provides the basic essentials of life - food, clothing, and shelter. Once these needs are met, other needs become important.

2. Human Relationships - People desire companionship and enjoy being with other people. Companionship is usually sought with those of similar interest. Group participation provides a person with a feeling of belonging.

3. Personal Development - Employment provides the opportunity for developing additional skills, acquiring knowledge, and reaching a person's potential.

4. Service - Performing a valuable service - doing something beneficial or useful for others - provides self satisfaction, self esteem, and instills confidence.

5. Financial Security - Worries of an insecure financial future are eliminated by full-time employment. In addition to a salary, employees often have security in the form of fringe benefits - insurance policies, retirement programs, and vacations.

6. Success - Success is often evaluated by the promotions (salary and/or position) an employee receives. Promotions are not the only measure of success. An employee that enjoys the work and likes the job is successful.

Importance of a High School Education

Referred to as "school dropouts," thousands of students each year in the United States quit school. Most of these students are capable of graduating from high school, but they have the erroneous idea that by quitting school many of their problems will be solved. Unfortunately, this usually increases the magnitude of their problems, as dropouts are most often the ones that are unemployed. If employed, they are the least likely to receive an advancement or promotion.

At one time, a high school education was not as important as it is today. Those entering the labor force today are required to have skills unheard of several decades ago. Also, technology is increasing at such a rapid rate that a good general education, as well as a technical education, is required. Very little opportunity is provided in today's labor market for the uneducated or unskilled.

Decisions to be Made in the Near Future

An important decision must be made shortly by you and other high school students. This decision can affect your and their entire lives and is related to one of the following questions. Careful study and consideration should be given to each.

1. Should I continue my education in a vocational-technical school, community college, or a four-year college?

The Importance of Choosing a Career
(Information Sheet continued)

2. Should I seek employment immediately after completing high school?

3. Should I enter the military after completing high school?

There is not a perfect decision as to a career choice, for conditions, technology, ideas, interest, and other factors change. A certain amount of risk is involved in any decision. A decision made while in high school should be considered as being tentative and not a final one. There is still time to make a change; that is, if you prepared with a good general education.

Outcome of Decision

Any decision should be made on the basis of what the outcome will be. If a decision is based on facts and sound reasoning, the outcome will probably be good. Important decisions also require time and a study of the alternatives. Regardless of the outcome or circumstances, you must be prepared to adjust.

TOPIC: PERSONAL QUALITIES FOR THE WORLD OF WORK

ACTIVITIES:

1. Consider the following statement before you begin this topic:

   It is predicted by those who study the employment scene that the average person will change the kind or type of work performed five times during his/her lifetime.

   Using the above statement as a basis, each career goal you consider should be realistic, one that can be reached, and one that will provide satisfaction after being reached. Also, you should learn as much as possible about yourself, especially your abilities, interest, attitudes and values, and personality.

2. Read information sheet before answering questions.

3. After answering questions, complete Personal Inventory Form.

QUESTIONS:

1. What are my abilities?

2. What special talents do I possess?

3. What are my special interests?

4. What is my physical makeup, and what are my handicaps?

5. What are my attitudes and values?

6. How do I see myself, or what is my self-concept?

7. What are my previous experiences?

8. What are my educational plans for the future?

9. How do others see me, or what kind of personality do I have?

10. Am I willing to accept change?

Information Sheet
on
PERSONAL QUALITIES FOR THE WORLD OF WORK

Each person should be recognized as a unique, distinct individual which represents one of a kind. Even identical twins are not completely identical. Class members differ from each other in ability, talents, interests, attitudes, and ambition.

Since there are differences in individual characteristics, all people are not capable of doing the same things, nor do they want to do the same things. Each person has strengths and weaknesses. Certain tasks can be performed (ability), while others cannot (limitations). Certain tasks are enjoyed (interest), while others are repulsive. Although each class member has certain skills and interests at the present time, these can be changed through training.

The purpose of this topic is to encourage you to determine your strengths, weaknesses, and other personal characteristics. In order to make a realistic occupational choice, you must make a personal analysis in relation to what you are, rather than what you think you are. In reality, very few young people really know themselves. This is also true for many adults.

Parents, teachers, friends, guidance counselors, and other interested people are often well meaning and possess knowledge and experiences that you may not have, but you must make the final decision on the choice of an occupation based on the best knowledge available. Each career goal must be one that can be attained and one that will provide satisfaction after it is reached. Before establishing realistic career goals, a careful study should be made of your personal characteristics. Serious consideration of the following personal qualities in a self-appraisal should provide a better understanding.

1. Ability - Ability is the capacity to perform. A person has ability when a task can be performed skillfully. The ability may be due to training or a natural talent. Grades received in school may be an indication of ability in a particular subject matter area; that is, if an adequate amount of effort is expended. Some people seem to have ability in all subject matter areas, while others may be weak in one or more subjects. Most students recognize that they perform better in some areas. However, a self-appraisal will confirm strengths, weaknesses, and abilities or lack of them. A number of schools have testing programs which measure ability in a number of areas.

2. Talent - A talent may be defined as something that a person does well. Very little effort is required by some people to learn certain things. It is said that these people have an aptitude for these things. For example, you probably know someone who can play a musical instrument very well with little or no instructions, while others develop little ability with years of study.

Personal Qualities for the World of Work
(Information Sheet continued)

A person possessing a special talent is fortunate. Often people select an occupation based on their talents. If the self-appraisal indicates a special talent(s), you should consider how the talent(s) can relate to an occupation. Hobbies are often a source of talent and should not be overlooked in the self-appraisal. The following questions may be useful in helping recognize your talents:

Do you write well?
Do you type well?
Are you a good speaker?
Do you sketch or draw well?
Do you play musical instruments or sing well?
Are you mechanically inclined?
Can you perform physical feats well?
Do you work well with other people?
Do you have a scientific and inquisitive mind?

3. Interest - Most people do best those things in which they are interested. A part of getting to know and understand one's self is to take an inventory of interest. This can be accomplished informally by considering the things which are liked best. Those activities which are performed well, excite a person, or in which there is a comfortable feeling are often the most interesting. The following questions may be helpful in determining interest:

What are my favorite classes in school?
How is my spare time spent?
What activities and clubs have I participated in?
What social activities do I participate in outside of school (church, youth organizations, etc.)?
Am I more interested in working with people or things?

The taking of an interest inventory test will also assist in determining interest. Once interests have been determined, you will need to determine if they are permanent, lasting ones. Interests may be used as a basis for making a career choice, but you should be aware that interests change. An appealing occupation at present may lose its appeal in later life.

4. Physical Make-up - Different occupations make different demands on health, strength, and stamina. People having physical or health problems should choose careers that are in keeping with their physical limitations. Making adjustments of their physical limitations, many handicapped persons lead very productive, useful lives.

5. Educational Aspirations - Preparation is the key to success in an occupation. An employer "buys" the employee's knowledge and/or skill. To become employable,

education, knowledge, and skills are needed. Much of the success in an occupation is based on competencies in a specific or related field of education or training.

Plans for securing the needed education for an occupation should be included in the choice of a career. It is foolhardy to choose an occupation in which educational preparations have not been made. This would be similar to wanting to become a medical doctor without attending medical school, or to become a mechanic without training.

6. Attitudes and Values - Attitude is the most important of all personal traits. Attitude and ego are closely related, and attitude is reflected in the way others are treated, the acceptance of responsibilities, and perspective taken when faced with a problem. Attitude is a mental process which affects the way an employee views his/her job and the employer, and accepts supervision. An employee with a negative attitude looks for things that are unpleasant, wonders why conditions are not better; and once something is determined to be wrong, complains loudly about it. This type of individual acquires the reputation of being a complainer and is shunned by most well-meaning people and other employees. The opposite type of an individual is a positive person who spends little time dwelling on the unpleasant aspects of an occupation or working conditions, and looks for the favorable aspects. Once an employee is no longer positive about his/her career, the chances for success diminish.

Values are those things that are important to an individual personally. Values of parents, teachers, and friends are imposed on young people. While some of these values will be retained, others will be rejected. Emphasis on values change throughout life. An object of value today may be of little value later in life. However, present values will have an influence on career plans. The following questions may be used as they relate to attitudes and values for the self-appraisal:

Does my choice of an occupation agree with my attitudes and values?
Can my attitudes and values be expressed on the job?
Will the people I work with have similar attitudes and values?

If the answers to these questions are "yes," then it would appear that the choice of an occupation agrees with your value system. If the occupation and value system are not in agreement, either an adjustment must be made in the value system, or another occupation must be selected.

7. Personality - Personality is a set of habits which a person develops in reacting to people and situations. It is through personality that one shows others what kind of a person he/she is. Since personality determines to a great extent the opinions of others, it is necessary for you to appraise yourself in terms of how you appear to

Personal Qualities for the World of Work
(Information Sheet continued)

others. You might consider the impression that other people may have of you in the following personality traits:

1.	Attitude	6.	Initiative
2.	Courtesy	7.	Loyalty
3.	Enthusiasm	8.	Morality
4.	Friendliness	9.	Self-control
5.	Honesty	10.	Sense of humor

8. Self-concept - Self-concept is the way a person sees himself/herself. A self-appraisal should include a person's self-concept in relation to people and surroundings. In choosing an occupation, selection should include a satisfying self-concept.

9. Willingness to Change - It is very important that a prospective employee be flexible and willing to change, as situations will be encountered that require certain adjustments. Successfu. work experiences may depend upon your ability to accept constructive criticism and the willingness to make the proper adjustments.

10. Previous Experience - Previous work experience should be appraised to determine the types of work that have provided the most success. Work experience may increase and assist in developing new interest. Also, knowledge and skill which will be helpful in the future will be acquired. Previous work experience is one of the best indicators of success in a career. Satisfying part-time experience often leads to satisfying full-time positions.

After reviewing your personal qualities which were discussed above and completing the Personal Inventory Form, you should have more knowledge about yourself. As the questions are reviewed at the beginning of the topic, look at yourself objectively as you are, then you should be able to consider occupations that are suited for you.

PERSONAL INVENTORY FORM

Personal Data:

Name_____ Social Security Number _____

Address_____ Phone Number _____

Age_____ Sex_____ Height_____ Weight_____ Birth Date_____

Name of Father_____ Occupation_____

Name of Mother_____ Occupation_____

Do you live at home?_____ If not, where?_____ Are you married?_____

Church Preference_____ Military Status_____

Educational Background:

High School Attended_____ Grade Now_____

Rank in Class_____ List school subjects that
(Above average, Average, Below average)

you have completed:_____

_____

_____

What subjects did you enjoy most?_____

Least?_____

List school activity participation by years:_____

_____

List school clubs and offices held:_____

_____

How many years of vocational agriculture have you taken?_____

What other classes would be helpful for preparation for employment?_____

_____

List specialized training received in school:_____

Number of days absent from school or work?_____

Work Experience:

List the names of all previous employers, the length of time worked for each, and the reason for leaving:_____

_____

_____

Health:

List any serious illness or operation that you have had:_____

_____

Are you physically handicapped?_____ Explain:_____

_____

Name of family physician:_____

Person to notify in case of emergency:_____

Hobbies and Recreation:

List hobbies or recreational activities that you enjoy:_____

_____

References:

List the names & addresses of three people whom you might use as a reference. Do not include relatives. (Use teachers, ministers, employers.)

_____ _____

_____ _____

_____ _____

Other Information:

What do you think are your qualifications for becoming employed?_____

_____

What are your ambitions?_____

_____

_____

TOPIC: DETERMINING INTERESTS

ACTIVITIES:

1. Arrange with your teacher or counselor to take one of the interest inventories such as the Kuder Interest Inventory.
2. Study the information sheet and discuss your interests in class.

QUESTIONS:

1. Complete the interest inventory to help identify your interests.

2. Why are your interests important to your success?

3. How are interests classified, and what would be at least one occupation that would fit under each classification?

Information Sheet
on
DETERMINING INTEREST

An individual's interest is very important in selecting an occupation and should be examined. As you are probably aware, Vocational Agriculture is not a required course for graduation from high school. Enrollment in this course is due to your interest in some aspects of agriculture. The best means of determining interests is to take an interest inventory test; however, you may determine to some degree your broad, general interest by considering the areas discussed below:

1. Outdoor Interest - An interest in this area means that a person prefers to work outside most of the time. Most agricultural employees rate high in outdoor interest.

2. Mechanical Interest - Those having an interest in this area enjoy working with machines and tools. A large number of people are employed as mechanical employees in the agricultural industry. Occupations such as tractor mechanics, farm machinery repairers, welders, and agricultural engineers are included.

3. Computational Interest - People with this interest enjoy working with numerals. Agricultural engineers, farm business managers, and credit agency employees are some of the occupations requiring a computational interest.

4. Scientific Interest - The discovery of new facts and problem solving intrigues people with this interest. A large number of people are hired to conduct research with feeds, seeds, and fertilizers, as well as in nonagricultural fields.

5. Persuasive Interest - People having this type of interest should work and deal with other people. Selling requires someone who has a persuasive interest. Numerous people are employed in agricultural sales.

6. Literary or Journalistic Interest - Reading and writing are included in this interest. Newspapers and radio and television stations offer occupations for those having this interest.

7. Social-Service Interest - This indicates an interest in helping other people. Those employed as social workers, counselors, teaching, and extension workers usually rank high in this interest.

You should be aware that there is a considerable variation in interest level from area to area, and that different occupations require different combinations of interests. Complete the interest inventory shown on back. Questions should be answered honestly and on a separate sheet(s) of paper.

INTEREST INVENTORY

A. Of all the subjects studied in school, list the three liked best:
1._____ 2._____ 3._____

B. List three subjects liked the least:
1._____ 2._____ 3._____

C. List the three subjects in which the best grades were made:
1._____ 2._____ 3._____

D. List the three subjects in which the poorest grades were made:
1._____ 2._____ 3._____

E. List three activities outside of class work liked best:
1._____ 2._____ 3._____

F. List three employment experiences that have the greatest interest:
1._____ 2._____ 3._____

G. List activities participated in for amusement:_____
_____.

H. List hobbies:_____
_____.

I. List hobbies, amusements, jobs, and studies that are of particular interest, but have not had a chance to try:_____
_____.

J. List the things done best of all things done:_____
_____.

K. List skills performed in which compliments have been received and things in which it has been said that a talent is possessed:_____
_____.

L. Were the compliment and statements valid?_____
_____.

M. Have aptitude tests, grades, or achievement tests indicated an area of above average performance?_____.

N. List physical limitations that might restrict a choice of occupations:_____
_____. Explain:_____.

O. Does student get along well with other people?_____.

TOPIC: OCCUPATIONAL REQUIREMENTS

ACTIVITIES:

1. After you have read the information sheet and answered the questions, complete the "Occupational Requirements" form with information related to the job and place of employment at which you are working.
2. Review occupational information available from occupational brochures, trade and professional journals, and catalogues and other booklets published by educational and commercial organizations.

QUESTIONS:

1. What is a good source of information on business trends and demands for employees?

2. Which is the most desirable, trends and occupational outlooks on a community basis or state level? Why?

3. How can a person learn about employment outlook in his/her local community?

4. What are some of the methods by which employees gain entrance to employment?

5. What are some employee personal qualities that may determine advancement opportunity in a business?

Information Sheet
on
OCCUPATIONAL REQUIREMENTS

Occupations, like people, have many varied characteristics. Appealing occupations should be investigated thoroughly in terms of specific characteristics, what they have to offer, and what may be offered the occupation. In order to make a wise and intelligent occupational choice, it is necessary to learn as much as possible about the occupation. Without all the facts, a detailed plan for meeting entry requirements cannot be developed. The following discussion should be helpful in evaluating various occupational requirements.

1. Employment Outlook - Business trends that might affect future employment, current and future demand for employees in the occupation, and beginning salary and experienced employee's salaries should be determined. Information on business trends, current and future demands for employees, and salaries can be obtained at a local office of the State Employment Service. This is the best source because it receives monthly reports on the items mentioned from the U.S. Department of labor.

   Another means of securing this type of information is to talk to people presently employed in the occupation. However, local information is often misleading and may not provide a true image of the state and national employment opportunities.

2. Nature of Work - When considering possible career choices, it is wise to become familiar with the nature of the work. A knowledge of the work to be performed is useful in comparing one occupation with another as the choices are reduced. The following questions are examples of the kinds of information that will be needed:
   a. What work is performed?
      (1) What physical activities are performed?
      (2) What tools and equipment are used?
      (3) Is travel involved?
      (4) What are the responsibilities of the work?
   b. What are the working conditions?
      (1) In what kind of environment is the work performed?
      (2) Are employees exposed to hazardous or unpleasant working conditions?
      (3) Is work performed with others or alone?
      (4) Is work supervised or does the employee provide the supervision?
   c. What are the working hours?
      (1) Are there regular or irregular working hours?
      (2) Does the occupation involve shift work?

3. Qualifications - These are very important and have a tremendous influence on the possibility of becoming employed in an occupation. Qualifications must be determined before a career decision is made. Answers to the following questions will provide much of the information needed in this area:

Occupational Requirements
(Information Sheet continued)

a. What special aptitudes and interests are needed to qualify for entry into the occupation?
b. What level of education, training, and experience are needed?
c. What are the physical demands of the occupation?
d. What personality characteristics are required?

4. Entrance and Advancement - The occupational choice will probably determine where to seek employment. After determining the location of jobs, the methods of entering and advancing in the occupation are determined. Some employers hire their employees, while others are hired through employment agencies. Still others must have the approval of a union before being hired. A knowledge of the hiring procedures is important in seeking employment.

Some jobs in an occupation are referred to as being "dead-ended," very limited opportunities for advancements, while others are open-ended and provide numerous advancements. Advancements normally depend on such factors as size and type of business and personal qualities of the employee. Personal qualities include interest in the work, willingness to learn, ability to work with other employees, and ability to lead others. Most occupations provide advancement opportunities in the form of higher pay after the employee demonstrates that a greater number of tasks can be performed and more responsibilities can be accepted.

OCCUPATIONAL REQUIREMENTS

I. Place of employment _____

II. Nature of the work:
- A. What are the activities, duties, and responsibilities of the worker in this occupation?
- B. Do these activities involve dealing primarily with people, things, or ideas? Explain.

III. What special mental abilities are required in the occupation?
- A. Language skills
- B. Writing skills
- C. Mathematical skills

IV.
- A. What are the educational and training requirements for entry into this career?
- B. Where can these requirements be met?
- C. What is the estimated cost of acquiring this education and/or training?

V. Entrance into the occupation:
- A. What kind of certificate or license is needed?
- B. Is membership in a union or professional society required?

VI. Working conditions:
- A. What are the hours of work?
- B. Are the hours regular or irregular?
- C. Is there any overtime?
- D. Is the work done indoors or outdoors?
- E. Is a great deal of travel involved?
- F. Do employees have to assume a great amount of responsibility?
- G. Does this job involve working with hands, with mind, or both?

VII. Demand and supply of workers:
- A. What is the present need for workers in this career?
  1. Locally--
  2. In the state--
- B. What is the outlook for the future?

Occupational Requirements
(Question Sheet continued)

C. Is there a large turnover of employees which provide new job opportunities?

VIII. Income, promotion, and security:

A. What annual income may be expected?_____ After 5 years?
_____

B. What are the possibilities for promotion?

C. What degree of security does the occupation offer?

D. What is the policy for paid vacations?

E. What other fringe benefits are provided?

TOPIC: PLANNING AN OCCUPATIONAL FUTURE AND CHOOSING A CAREER

ACTIVITIES:

1. Complete the activities below after reading the information sheet and answering the questions.
2. With the assistance of classmates, list as many occupational clusters as possible in the field of agriculture and list as many occupations as possible under each cluster.
3. From the above list, select three occupations in which you might like to work. It will be easier to complete the next activity if the three occupations selected are within the same occupational cluster.
4. Using the outline in the information sheet, list the requirements of the three occupations chosen.

QUESTIONS:

1. What are the two most important factors in planning an occupational future and choosing a career?

2. Why do people's perceptions of certain occupational factors often change in time?

3. What is an occupational cluster?

4. Why are so many people unhappy in their occupations?

5. When should high school students begin the planning of an occupational future?

6. List sources of occupational information.

7. What is an occupational profile?

Information Sheet
on
PLANNING AN OCCUPATIONAL FUTURE AND CHOOSING A CAREER

It is assumed that prior to discussing this topic in class that you have determined your occupational interests and aptitudes and have a preference for an occupational cluster, a group of occupations requiring similar skills and knowledge. Your interest and aptitude are the two most important factors in planning an occupational future and choosing a career, although numerous factors must be considered.

You are reminded that it is not uncommon for a person's perception of a factor, considered in making an occupational choice, to change in time. For this reason, it is suggested that you research and study several occupations within a cluster. Another reason for using the cluster approach is that people often wish to change their occupation after having been employed for several years. Changing occupations within a cluster is much easier than changing to an unrelated occupation.

You are not expected to make an occupational choice in one or two days. The planning of an occupational future and choosing a career is a continuous process evolving over a long period of time. Since an occupation requires so much of a person's life-time, you should be willing to expend the time and effort required to make the right choice.

According to valid, current research data, over 50 percent of those employed are not happy in their occupation. There are various reasons listed for being unhappy in their occupations, but the principal reason is a lack of planning. You probably know of someone that went into an occupation because their daddy or uncle was working in the occupation. This is not meant to imply that these people are unhappy in their employment, but it could indicate a lack of planning.

It may not be expedient at this time for you to make a choice of occupations, but you should start planning your occupational future. You will need to be aware of an occupational career requiring prerequisite courses for further training.

Planning an Occupational Future

A procedure that may be used in planning an occupational future is listed and discussed below:

1. Assemble as much information as possible about the occupational cluster in which there is an interest and aptitude. Sources of occupational information are as follows:
   a. Vocational and academic counselors, school officials, and teachers;
   b. Trade publications (These are usually available in school and city libraries.);
   c. Professional organizations (Most professional organizations are interested in attracting high quality people into the field represented by them. These organizations distrubute free materials which explain the different occupations within a field);

Planning an Occupational Future and Choosing a Career
(Information Sheet continued)

d. State colleges and universities (Most departments in the larger colleges and universities distribute free literature on occupational opportunities for which one may receive training);
e. Technical schools and community colleges (These may be private or state supported schools);
f. Departments and agencies within the U.S. government (The U.S.D.A., Department of Labor, and Department of Education are three departments making occupational materials available, and there are others);
g. Local and state employment commission offices;
h. Interviews with people in an occupation; and
i. Career days sponsored by high schools, colleges, and universities.

2. Determine occupational requirements for two or three occupations within a cluster. In determining the requirements, you may wish to use the following outline:

Occupational requirements
- A. Physical
- B. Mental
  - (1) Verbal skills
  - (2) Mathematical skills
  - (3) Mechanical comprehension and skills
- C. Personality
  - (1) Social
  - (2) Persuasive
  - (3) Attention to detail
  - (4) Pressures
- D. Education
  - (1) Kind
    - (a) Professional
    - (b) Technical
  - (2) Level
    - (a) High school
    - (b) Technical school
    - (c) College - Degree (bachelor's, master's, doctoral)
  - (3) Apprenticeship or internship
  - (4) Inservice training
  - (5) Cost of training
- E. Occupation entry
  - (1) License
  - (2) State examination (conducted by whom)
  - (3) Union membership
  - (4) Professional society membership
  - (5) Procedure used to get job

Planning an Occupational Future and Choosing a Career
(Information Sheet continued)

F. Occupational restrictions
   (1) Weight
   (2) Height
   (3) Age
   (4) Appearance (physique, dress, attractiveness, etc.)
   (5) Health

G. Occupation working conditions
   (1) Hours of work
      (a) Regular
      (b) Irregular
      (c) Overtime requirements
   (2) Indoors, outdoors, or both
   (3) Sitting, standing, walking, or all three
   (4) Travel required
   (5) Dress
   (6) Location of work (part of town)
   (7) Resident moves required
   (8) Production expected

3. Present and future supply and demand for occupations
   A. Supply
      (1) Number employed
      (2) Number available for employment
      (3) Location of present supply
   B. Demand
      (1) Present
      (2) Future
      (3) Location of demand
   C. Employment turnover

4. Occupational benefits
   A. Monetary
      (1) Base salary (monthly, biweekly, weekly)
      (2) Overtime salary
   B. Fringe benefits
      (1) Vacation
      (2) Sick leave
      (3) Retirement
      (4) Insurance (hospitalization, life)
   C. Promotions
      (1) Average time required
      (2) Kinds (increased responsibilities, salary, or both)
      (3) Procedure for obtaining

The above is not an all inclusive list of the factors that should be considered, and you can probably list others.

Planning an Occupational Future and Choosing a Career
(Information Sheet continued)

After securing the above information on three occupations within a cluster, the next step is to make a comparison of the requirements of the occupations with your interests, abilities, and personality traits. This may be accomplished by developing a profile. A profile is a list of the occupational requirements and the student's qualifications, interests, abilities and personality traits.

After completing the profile, you should be in a better position to make a career choice.

TOPIC: THE AGRICULTURAL WORLD OR WORK

ACTIVITY:

1. Study the information sheet and then try to assess the importance of agriculture in the county in which you live. You may contact the following for information: Texas Almanac, Texas Department of Agriculture, Texas Employment Commission, local Chamber of Commerce, Texas Agricultural Extension Service, and your vocational agriculture teacher.

QUESTIONS:

1. What percent of the nation's work force is employed in agricultural or agricultural related occupations?

2. What has been the general trend in the last 20 years regarding number of farms in America and size of farms?

3. What was the average size of farms in Texas in 1980?

4. What was the average value per farm based on farm land and buildings in Texas in 1980?

5. How much annual income was added to the Texas economy from all phases of agriculture in 1979?

6. In what primary areas will agricultural workers be needed in the future?

Information Sheet
on
THE AGRICULTURAL WORLD OF WORK

Students enrolling in a high school vocational agriculture course have the opportunities to explore the broad field of agriculture and to receive training which will prepare them for employment upon the completion of their education. Students having a farm background and the experience of working with plants and/or animals have an advantage because they have acquired skills which many employers are seeking.

THE IMPORTANCE OF AGRICULTURE IN THE WORLD OF WORK

America's agricultural industry is an important part of the world of work and is a vital segment of the nation's economy. It is the largest single industry in the United States with assets of $531 billion. This amounts to three-fifths of the capital assets of all manufacturing corporations in the U.S. The agricultural industry not only includes those producing agricultural commodities (farmers) but those who process and distribute agricultural products. The agricultural industry is also America's largest employer with 4.4 million employed in production and between 14 to 17 million employees engaged in procession, transporting, storing, and selling and/or providing services and supplies to farmers and processors. The total work force in the agricultural industry represents approximately 40 percent of the nation's total work force.

No other country today equals the American agricultural industry in its productivity, versatility, and ability to produce economically food and fiber. While thousands of tons of surplus agricultural products are produced annually in the U.S., other nations are not producing enough to feed their populations. The general trend in American agriculture is to become even more productive and to provide developing countries with needed agricultural products.

The U.S. would have an even greater deficit in the balance of payments (value of products exported compared to the value of products imported) if it were not for the export of agricultural commodities. Exports of agricultural commodities (grains, cotton, oil seeds, etc.) in 1979 were over $40 billion, and further increases are expected, as USDA statisticians are projecting export sales as high as $48 billion in 1981.

Although the number of farms in the U.S. has decreased in the last 20 years and continues to decrease annually, those farms remaining in production have become larger and more productive. About 10 percent of the farms in the U.S. produce about 90 percent of the commodities. Today's farmer produces enough food and fiber for himself/herself and some 52 other people. The decline in the number of workers in production agriculture has been offset by an increasing number of people engaged in off-farm occupations.

The Agricultural World of Work
(Information Sheet continued)

THE IMPORTANCE OF AGRICULTURE IN TEXAS

Texas leads the nation in the number of farms and number of acres devoted to farming. In 1979, there were 159,000 farms with a total of 138.7 million acres devoted to the production of crops and livestock. The average size of farms in 1979 was 872 acres with a per acre average value of $411. Value of land and buildings for the average farm exceeds $436,000. Texas ranks second nationally in value of agricultural products, and ranks first in the production of cattle, sheep and lambs, goats, wool, mohair, pecans, peanuts, and grain sorghum.

More than $9.8 billion are added annually to the Texas economy by farmers and ranchers. Crops add more than $3.8 billion, while livestock accounts for over $6.0 billion. Still a greater amount would be represented by the many Texans engaged in off-farm enterprises.

Future agricultural industry employees will need competencies in one or more of the primary areas of plant science, soil science, animal science, agricultural business management, and agricultural mechanization. Additional workers will be required to produce and distribute agricultural products; agricultural scientists will be needed to develop new breeds of plants and improve livestock; design engineers will be required to develop better machinery; chemists will be in demand to develop new chemicals; more marketing and processing specialists will be needed; and qualified high school and university instructors will be in demand to prepare students for their future careers in agriculture.

TOPIC: OPPORTUNITIES IN AGRICULTURAL OCCUPATIONS

ACTIVITIES:

1. As you involve yourself in a study of the occupations in agriculture and become interested in specific areas you may gain additional information by referring to "The Handbook of Agricultural Occupations" and/or "Dictionary of Occupational Titles."
2. Secure occupational brochures from your vocational agriculture teacher or guidance counselor about specific agricultural occupations in which you would like to become better informed.

QUESTIONS:

1. What are the three broad categories under which the information sheet places various agricultural occupations?

2. What are some ways in which you might work in production agriculture?

3. List the occupational categories under which non-professional off-farm agricultural occupations were grouped.

4. What qualifications will generally be required for entry into one of the professional agricultural occupations?

5. Under which of the three broad categories (agricultural production, non-professional off-farm, or professional) would you place the following agricultural occupations:

Feed salesman	Vocational agriculture teacher
Ranch manager	Animal groom
County agent	Auctioneer
Tractor operator	Farm machinery repairman
Fertilizer spreader	Greenhouse worker
Farm owner-operator	SCS office manager

Information Sheet
on
OPPORTUNITIES IN AGRICULTURAL OCCUPATIONS

There are many rewarding employment opportunities in agriculture for those having an interest and desire to work in some phase of the industry. You are reminded that while exploring the occupations available it is important to consider farming and ranching, as well as the many allied businesses which provide the many services and supplies used by the industry.

A consideration of the occupational opportunities below should be helpful:

1. Occupations in Production Agriculture - Production agriculture is the producing of food and fiber, and includes all types of work on farms and ranches. There are several ways in which to work in production agriculture: as a farm and ranch owner, as a manager, as a tenant farmer or rancher, as a hired worker, and as a custom or farm service worker.

   Farm or ranch ownership encompasses a large number of occupations depending upon the type of operation and the product being produced. Many young people acquire ownership of farms and ranches through a father-child partnership agreement where the child eventually acquires full ownership.

   Some of the more common types of farmers are listed below:

Cattle farmer or rancher	Poultry farmer
Cotton farmer	Sheep farmer or rancher
Dairy farmer	Swine farmer
Fruit farmer	Tree farmer
Grain farmer	Truck farmer
Horse breeder	Crop or livestock specialty farmer

   Some farm operators become established in production agriculture as tenant farmers. They rent or lease land for a number of years. Eventually many tenant farmers become land owners; however, most also continue to lease land.

   A large number of land owners (absentee owners, resident owners, and corporate farms) hire managers. Normally experience and/or a college education is required for a managerial position. Some good farm managers have started as hired workers and advanced to a managerial position after acquiring the necessary knowledge.

   Some supervisory and management positions are as follows:

Cattleman	Greenhouse manager
Dairyman	Hatchery manager

Opportunities in Agricultural Occupations
(Information Sheet continued)

Farm manager	Ranch manager
Feedlot manager	Swine herdsman

On-farm employment can be at several different levels and may range from general to specialized work depending on the kind of farming and the area. On a small farm, an individual is more likely to work at a variety of jobs; whereas, on a large specialized farm a worker is likely to perform only a few jobs.

A few of the more common types of farm hand occupations include:

Crop farm hand	Hatchery farm hand
Dairy farm hand	Livestock farm hand
General farm hand	Poultry farm hand

Other occupations requiring specialized skills include:

Animal groom	Field supervisor
Cattle herdsman	Horseshoer or farrier
Farm equipment operator	Horse trainer

Farm custom work comes in many and varied services that are performed by the custom operator. Many custom jobs are seasonal, and long hours are common, particularly where farm equipment such as tractors and implements such as hay balers, combiners, corn pickers, cotton strippers, and sprayers or dusters are used. Custom work sometimes fits well with small farm businesses or part-time farm operations and may supplement the income of those engaged in other work. It sometimes leads to establishment in farming.

Examples of custom workers are as follows:

Auctioneer	Feed mill operator
Crop duster	Fertilizer spreader
Custom machine operator	Tree planter
Farm equipment operator	Sheep shearer

2. Non-Professional Off-Farm Agricultural Occupations - These occupations normally require less than a college education and are found in businesses related to agriculture. Experience working in the business, courses in vocational agriculture, and technical school training are helpful in entering an occupation in this area.

Broad categories of off-farm agricultural occupations are listed below:

a. Service
b. Supplies
c. Mechanics
d. Products - livestock, fruit, vegetables, grains, others
e. Horticulture - greenhouse and nursery
f. Agricultural resources - conservation, wildlife, and recreation
g. Forestry

Opportunities in Agricultural Occupations
(Information Sheet continued)

Within each of these broad categories of occupations, the following level of employment may exist:

managerial	sales
professional	clerical
technical	services

3. Professional Agricultural Occupations - Occupations in this area include primarily those positions for which a college degree is required and may reflect a cross-section of all categories of the agricultural industry. These occupations are difficult to classify. Some of the professional occupations are as follows:

Agricultural engineering	Animal science
Agronomy	Entomology
Horticulture	Agricultural economics
Forestry	Agricultural chemicals
Agricultural education	Rural sociology

There are many opportunities for students to enter professional agricultural occupations. The land grant colleges in the United States have some 7,000 students majoring in some phase of agriculture to graduate each year. There are approximately three jobs for each graduate.

TOPIC: THE PART-TIME JOB

ACTIVITIES:

1. Now that you have made a self-appraisal of your occupational interests and have studied the occupational areas of your choice, attempt to narrow the field to about three career choices.
2. After you have studied the information sheet, attempt to put together a plan of action which will enable you to progress toward your career goal.

QUESTIONS:

1. In what way might an early career choice be of value to a student?

2. List the logical steps that one might follow in planning a career.

3. Why should every person make at least a tentative choice of an occupation?

4. In what ways might educational planning become part of a plan of action for entry into an occupation?

5. What course of action might you take if your first choice of an occupation does not materialize?

6. What are some of the benefits that you might derive from working at a part-time job while still in school?

7. With whom should the final decision of job selection rest?

Information Sheet
on
THE PART-TIME JOB

After having obtained a broad understanding of occupational areas and job opportunities and attempting to develop a better understanding of their qualifications and interests, coop students are ready to take the next step. This is the important task of deciding on a particular job that matches their abilities, interests, personality, and other factors. Teachers, counselors, parents, and other individuals can help the students in making their decisions; however, the final decision is a personal choice that can only be made by the person involved.

Some people make a career choice at an early age, but all people do not reach this decision at the same age. An early career choice perhaps is no better than one made later in life, but it can provide meaning and direction to the selection of a student's high school courses. If goals are established, plans can be developed to attain them. There is not a definite pattern to follow in planning a career, but there are some logical steps that can be taken.

STEPS IN PLANNING A CAREER

1. Narrow the field to several choices.

   After determining the general area of occupational interest by a self-appraisal, you should review the occupational information in that area. The first choice should be considered to be tentative and subject to change. This, however, will establish a starting point for planning a career. It is better to have a tentative choice with an established goal while in high school than no choice at all.

2. Acquire the facts.

   While occupational information is being secured, the employment outlook, nature of the work, qualifications, entry procedures, and method of advancing should be determined. Information from all sources, including those presently employed in the occupation, should be sought.

3. Review and study the facts.

   Each occupation should be reviewed and studied, and you should become familiar with all aspects. Errors in the occupational choice can usually be traced to inadequate information and a misunderstanding of the facts.

4. Match interest, skills, and knowledge with the facts.

   Compare the occupation requirements with what you have to offer. This should be a realistic comparison, and strengths as well as weaknesses should be con-

sidered. Also, you should not overestimate or underestimate either the requirements or what you have to offer.

5. Plan alternatives.

An attempt is made to anticipate what the circumstances might be if the first choice does not materialize. Closely related occupations should be determined, and preparation should be made to enter one of them.

6. Prepare plan of action.

The plan of action may include special courses while in high school, obtaining part-time employment, and additional education beyond high school.

Some of the benefits of including part-time employment in the career goal plans are as follows:

a. It allows the exploration of an occupation and helps determine your suitability for the occupation.
b. It provides a better understanding of working conditions and environment.
c. It helps in determining occupational requirements, aptitudes, and personality needed for success.
d. If successful, job experience and a valuable recommendation are obtained.

TOPIC: FINDING A JOB

ACTIVITIES:

1. Survey all available sources to determine what job opportunities exist in your chosen occupational area and make a list of all job leads so that you will be able to follow up every possibility.

2. Rank the job leads in the order of your preference and try to learn something about the company before seeking an interview. Information which could prove valuable might be:
   a. Products and/or services of the company;
   b. Size of the company; and
   c. Whether or not the company is growing.

QUESTIONS:

1. List five ways a person may find a job.

2. Which of the ways for finding employment is considered best? Explain why.

3. What problem may arise from employment by a relative or close friend?

4. What special skill is required in securing a job through a personal contact?

5. How might the newspaper be used in finding a job?

6. What precautions should be exercised in writing a letter of application for a job?

7. How can previous service for an employer help a prospective employee obtain a job?

8. List four types of employment agencies.

Information Sheet
on
FINDING A JOB

When seeking employment, the first consideration should be your qualifications and experiences. It might be helpful to make a list of qualifications and experiences. These should be related to the job which is to be sought. With a list, you will be aware of what you have to offer an employer and will be more competitive with other applicants.

A number of surveys and studies have been conducted to determine the best means of seeking em, loyment. Some of these are discussed below. Keep in mind that good judgment should be used regardless of the method used.

1. Suggestions from Relatives and Friends - About 50 percent of all jobs are secured through the helpful tips of relatives and friends. Many times jobs are filled by this method before the job opening is advertised or reported to an employment agency.

   When using this method you should not expect influential aid from relatives and friends, nor should a misrepresentation of experiences, knowledge, skills, or other erroneous information be given a prospective employer. The employer loses respect and confidence in the relative or friend, as knowledge, skills, and other traits will be revealed once the employee begins to work.

2. Personal Contacts - Many hours can be spent knocking on office doors, walking to various employers' offices, and sitting in waiting rooms. When making personal contacts, it is important to remember that skill in "selling yourself" is necessary for success. This is the second most effective method of finding a job.

3. Newspapers - When answering a newspaper ad, either by letter, phone, or in person, you should remember that the sooner the contact is made, the better are your chances of obtaining the job. Another way to use the newspaper to find a job is to place a personal ad in the "situation wanted" section. If using this method, you should make sure that you can be easily contacted by a prospective employer.

4. Letters of Application - When writing a letter of application, special care should be taken in writing the letter. This method can be effective in securing an interview if the letter is clean and neat, if the intent of the applicant is expressed clearly, and if correct spelling, sentence structure, and punctuation are used.

5. Contacts with Former Employers - If a person has worked, either part-time or as a full-time employee, he/she is familiar with the working conditions and the employer. Therefore, based on previous service to this employer, his/her

Finding a Job
(Information Sheet continued)

chances for employment will usually be better than those of other applicants. This method is effective many times when no vacancy or job opportunity actually exists, but the employer makes a job available for the former employee.

6. Employment Agencies - The term "employment agency" is not restricted to the state employment service, but includes the local school counseling service, community employment organizations, and private employment services in the community. These agencies usually maintain trained placement personnel who may be of assistance to you.

TOPIC: WRITTEN APPLICATIONS

ACTIVITIES:

1. Read and study the information sheet and accompanying forms.
2. Prepare a written letter of application for a job in the area of your occupational choice. It may be in reply to a newspaper advertisement. Use the "Sample Letter of Application" as a guide.
3. After completing the letter of application fill out the "Personal Data Sheet."
4. Complete the "Application For Occupational Experience."

QUESTIONS:

1. What additional insight of your abilities might the employer gain through a letter of application?

2. In what situations might a letter of application be written?

3. In what way might you supply additional information that is not included in the letter of application to the employer?

4. Is it generally permissible to send a letter of application in pencil?

5. What general information might be included on a personal data sheet?

6. Is the letter of application generally written before or after the interview?

7. How many references should you have available for use on written applications?

8. What are some things an applicant should have in mind when filling out an application blank?

Information Sheet
on
WRITTEN APPLICATIONS

After securing information on job leads and the names of companies offering prospective employment, the applicant is ready to contact the employer personally, or with a written letter of application. An applicant is often requested to send a letter of application after making personal contact. The letter provides the prospective employer with a sample of the applicant's writing ability and provides insight as to his/her ability to express himself/herself in writing. There are times when a letter of application is necessary in order to secure an interview.

A letter of application should be written in the following situations:

1. When applying for a business or professional position out-of-town.
2. When seeking an interview with business friends of the family.
3. When answering a newspaper advertisement that requests written application by mail.
4. When a prospective employer requests a letter of application.

THE LETTER OF APPLICATION

A letter of application is a means of selling an applicant to a prospective employer. In order to be given an interview and to be considered for the job, the letter should give the employer a favorable impression. Applying the following suggestions when writing a letter of application should be helpful in getting the employer's attention.

1. Write to a specific person, not merely to a firm.
2. Spell all names correctly; call by telephone if necessary to verify spelling of names.
3. Be brief and original; come to the point quickly.
   a. Start letter by stating exactly what position or type of position being sought.
   b. Do not go into detail about ability or background. Enclose an outline of the details, or leave them for the interview which may follow later.
4. Type the letter or write neatly, never use pencil. Limit the letter to one typewritten page; write short paragraphs.
5. Use a good standard size paper.
   a. Write only on one side, avoiding erasures.
   b. Do not use letterhead stationery unless it is the applicant's.
6. Use correct spelling and punctuation.
7. Have an effective closing paragraph.
   a. A statement should be included that the applicant will be glad to appear for an interview at the employer's convenience.
   b. Use business-like closing.

Written Applications
(Information Sheet continued)

PERSONAL DATA SHEET

A well written letter of application may be all that is necessary to get an interview; however, it may be an advantage to include some additional information on a personal data sheet. This is an accepted way of presenting information that is not in the letter of application. The personal data sheet might include information such as physical stature and general health, courses taken in school, work experience, skills which one can perform, hobbies, and character references.

WRITTEN APPLICATION FORMS

If the application is in person, instead of by mail, the applicant probably will be asked to fill out an application form. The usual practice is to submit the written application form before an interview is scheduled. A copy of the personal inventory will be very helpful in completing the application form. Also the applicant should have at least three character references who have been contacted in advance and from whom permission has been secured to use their names.

Written application forms will vary from business to business, but the information on the personal inventory form is always basic. Regardless of the type of form one is asked to submit, it will reveal information such as neatness and ability to complete the form, in addition to the information requested.

The following suggestions may be helpful in filling out application forms.

1. Instructions should be followed explicitly. Some application forms indicate whether printing or writing should be used and the kind of writing instrument to use.
2. Writing or printing should be neat and legible. Messy erasures and a soiled appearance should be prevented.
3. All applicable questions on the form should be completed. If a question is not applicable, the words "not applicable" should be written in the space provided, or the abbreviation N/A may be used.
4. Questions should be read carefully and understood before attempting to answering them.
5. Important dates; names and addresses of references and previous employers; educational information; health information, and other information should be secured before completing application.

SAMPLE LETTER OF APPLICATION

_____ High School
Vocational Agriculture Department

Box 100
Farmville, U.S.A.
September 20, 1980

Mr. John McAhee, Manager
Brown Farm Implement Company
340 Main Street
Farmville, U.S.A.

Dear Mr. McAhee:

Mr. Andrews, vocational agriculture teacher at Farmville High School, has informed me of a vacancy in the tractor and machinery parts department of your firm. I would like to submit my name for consideration for this position.

At present, I am a senior enrolled in the agricultural cooperative training program at Farmville High School and will be available for employment after 2:00 p.m. on school days and the entire day on Saturdays and during the summer.

I have lived and worked on a farm all my life. Last summer I worked in the parts division of the Farmville Tractor and Equipment Company. I have served as secretary of the local FFA Chapter, and scholastically, I rank in the upper fourth of my high school class.

I am interested in a career in agricultural machinery sales and recognize the value of being associated with a firm of your reputation. I would appreciate a personal interview with you at your earliest convenience so you may become better acquainted with my qualifications. I will be available for an interview after 2:00 p.m. on school days and any time on Saturdays.

I may be contacted at the above address or through Mr. Andrews at the high school. I am looking forward to your reply.

Sincerely,

John Jones

PERSONAL DATA SHEET

Personal

Name_____
Address_____ Phone_____
Age_____ Height_____ Weight_____
Health_____
_____

Education

High School_____
Subjects_____
_____
_____

Organizations
Leadership Activities

Work Experience

Skills

Hobbies

References

APPLICATION FOR OCCUPATIONAL EXPERIENCE

(Personal Data)

Name_____ Soc. Sec. No._____

Present Address_____ Home Phone No._____

Date of Birth: Month_____ Day_____ Year_____ Age_____

Do you live with parents?_____ Relatives?_____

How many years have you lived on a farm?_____

How many years of vocational agriculture have you completed?_____

Who referred you for occupational experience?_____

List hobbies or recreational activities you enjoy:_____

_____

What sports do you enjoy?_____

In what extracurricular activities do you participate?_____

_____

(Education)

	Name of School	City	Dates From	To	Graduate?
Elementary					
High School					
Other					

List each machine you can operate:_____

_____

Have you learned a trade?_____ Kind:_____

How soon would you be available for work?_____

(Health)

Name of family physician_____ Your Height_____ Weight_____

What illnesses or operations have you had in recent years?_____

_____

Were you ever injured while working?_____ How many times?_____

Are you physically handicapped?_____ Describe:_____

Person to notify in case of emergency:_____

Relationship_____ Address_____ Phone No._____

Signature_____ Date_____

Describe your most important jobs (including Military Service). Begin with the most recent.

11	TC 2	CC 82	COMPANY NAME				JOB SUMMARY—LIST PRINCIPAL DUTIES AND ASSIGNMENTS, TOOLS OR EQUIPMENT USED, ETC.
JOB TITLE				DURATION (In Months)			
DATE JOB ENDED Mo. / Yr.	SALARY Dollars / Cents	PAY UNIT 1_Hour 2_Day 3_Week 4_Month 5_Year 6_Other	REASON FOR LEAVING 1_Layoff 2_Quit 3_Fired 4_Job Ended 5_Other	Fed 1			
21	TC 2	CC 82	COMPANY NAME				JOB SUMMARY—LIST PRINCIPAL DUTIES AND ASSIGNMENTS, TOOLS OR EQUIPMENT USED, ETC.
JOB TITLE				DURATION (In Months)			
DATE JOB ENDED Mo. / Yr.	SALARY Dollars / Cents	PAY UNIT 1_Hour 2_Day 3_Week 4_Month 5_Year 6_Other	REASON FOR LEAVING 1_Layoff 2_Quit 3_Fired 4_Job Ended 5_Other	Fed 1			
31	TC 2	CC 82	COMPANY NAME				JOB SUMMARY—LIST PRINCIPAL DUTIES AND ASSIGNMENTS, TOOLS OR EQUIPMENT USED, ETC.
JOB TITLE				DURATION (In Months)			
DATE JOB ENDED Mo. / Yr.	SALARY Dollars / Cents	PAY UNIT 1_Hour 2_Day 3_Week 4_Month 5_Year 6_Other	REASON FOR LEAVING 1_Layoff 2_Quit 3_Fired 4_Job Ended 5_Other	Fed 1			

APPLICANT—PLEASE PRINT

1. SOCIAL SECURITY NUMBER

2. MATCH STATUS: 1 Match Reg. 3 Change/Correct 4 Renewal-ADS 5 Renewal-ADS and Match

3. SUMMER: 1 __Yes 2 __No

4. TC: 2

5. CC: 80

6. NAME (Last, First, M.I.)

11 2 81 7. ADDRESS

City | State | Zip Code | County

8. TELEPHONE NO. Area Code

Fed 1

9. SEX: 1 __Male 2 __Female

10. BIRTH DATE MO. YR.

11. DATES OF MILITARY SERVICE: Entered _____ Released _____

12. U.S. CITIZEN: 1 __Yes 2 __No

13. FED USE

14. FAMILY INCOME (Last 12 Months) $ _____

15. FED USE

16. IF NEEDED FOR WORK, DO YOU HAVE: 1 __Tools 2 __Auto 3 __Driver's License 4 __Chauffeur's License

17. WOULD YOU RELOCATE: 1 __Yes 2 __No

18. CIRCLE HIGHEST SCHOOL GRADE COMPLETED: Grade School 0 1 2 3 4 5 6 7 8 | High School 9 10 11 12 | College 13 14 15 16 | BA 17 | MA 18 | PhD 19

19a. FED USE

19b. FED USE

20. LIST ANY SPECIAL SCHOOLING OR TRAINING YOU HAVE TAKEN INCLUDING MILITARY

Name of School	Course	Length	Date Ended	Degree

FOR OFFICE USE—DO NOT WRITE IN THIS SPACE

21. Mo. Exp.

22. OCCUPATIONAL TITLE: 1) 2) 3)

23. OCCUPATIONAL CODE

24. CNTY

25. RACE/ETHNIC: 1 __W—NH 2 __B—NH 3 __HISP 4 __AI&AN 5 __Asian & Pac Is 6 __INA

26. WIN FAMILY SIZE: 0 Non-WIN 1 2 3 4 5 6 7 8 9 or more

38. REGISTRATION DATE Mo. Day Yr.

27. HDCP/DISABLED 0 __No 1 __Hdcp (Not Disabled Vet) 2 __Disabled Vet 3 __Special Disabled Vet

29. VET/OTHER ELIGIBLE: 0 __No 1 __Spec Vet 2 __Oth Vet Vet 3 __Oth Vet 4 __Eligible Person

30. FED USE

43. DATES

31. ECON DISAD: 1 __Yes 2 __No

32. WELFARE 0 __No. WIN: 1 __Mandatory 2 __Voluntary 5 __Unemployed Parent. NON-WIN: 3 __Other Welfare

33. F.S. Work Reg: 0 __No 1 __Reg. Rcvd (No Assessment) 2 __Cat. I (Job Ready) 3 __Cat. II (Non Job Ready) 4 __Cat. III (Assessed) 5 __Cat. III (Not Assessed)

34. SFW/MIGR 0 __No: 1 __Farm Worker 2 __Mgr. Farm Worker 3 __Mgr. Food Proc.

36. FED USE

37. Enc. Claim 0 __No: 1 __State 2 __Other 3 __EXTND BEN 4 __

38. CETA Part: 0 __No 1 __CETA Title(s) _____

39. LOFF

40. STA/DESK

41. STATE USE

42. FED USE 1

44. LOCAL USE

ES-511 (1081)

DO NOT WRITE ON THIS SIDE OF FORM

69 SUMMARY OF OTHER WORK EXPERIENCE

74 TEST RESULTS

75 HANDICAP DESCRIPTION

70 CONDITIONS AFFECTING EMPLOYMENT

76 HANDICAP EVALUATION

71 CASE NAME

WIN CASE NO

U.S. CASE NO

72 AGRICULTURAL WORKER INCOME STATEMENT

MORE THAN 50% OF INCOME WAS EARNED FROM FARMWORK DURING PRECEDING 12 MONTHS

YES NO DATE

73 I CERTIFY THAT I SERVED IN THE ARMED FORCES OF THE U.S. DURING THE PERIOD IN ITEM 11 MILITARY SERVICE ON THIS APPLICATION CARD AND WAS SEPARATED THEREFROM UNDER OTHER THAN DISHONORABLE CONDITIONS

(VER) (SIGNATURE)

ENTITLED TO DISABILITY COMPENSATION RATING BY VA YES☐ NO☐ UNDER 30% ☐ AND/OR RELEASED FROM ACTIVE DUTY FOR A DISABILITY INCURRED OR AGGRAVATED IN THE LINE OF DUTY

I CERTIFY THAT THE ABOVE STATEMENT IS CORRECT TO THE BEST OF MY KNOWLEDGE

SIGNED _____ WITNESS _____

77 CNSL DATE INITIALS

78 OCCUPATIONAL PREFERENCE

RECORD OF SERVICE

DATE		EMPLOYER, AGENCY OR TYPE OF SERVICE	JOB TITLE OR PURPOSE	ORDER NO	REFERRAL ACTIVITY		
Called	Referred				Duration	Pay	Results

TOPIC: PREPARING FOR THE INTERVIEW

ACTIVITIES:

1. Read the information sheet carefully, and then answer the questions below.
2. Review the list of "questions often asked during the interview," and attempt to give an accurate and specific answer for each question.

QUESTIONS:

1. List ways in which the student can prepare for an interview.

2. How is an interview similar to the selling of a product?

3. Why is the interview so important to the applicant?

4. How can the student secure knowledge of himself/herself?

5. What type of information should the applicant gather about the employer or firm conducting the interview?

6. What kinds of information are employers generally interested in about the applicant?

7. How should the applicant dress for the interview?

8. What should the applicant do if the interview is unsuccessful?

9. Respond verbally to activity 2 above.

Information Sheet
on
PREPARING FOR THE INTERVIEW

The purpose of the interview is to permit the employer to become familiar with the applicant's attitude toward people, employment, and the firm; education and work experience; future career plans; and other pertinent information. Since the 20 to 25 minutes required for the interview is some of the most valuable time spent in procuring a job, the applicant must make detailed preparations for the interview.

Since it is a known fact that the first impression is generally a lasting one, the impressions and image projected during the interview must be favorable ones. There is only one personal interview, and the success or failure of the applicant in securing the position is dependent upon the interview.

Most everyone has had the opportunity of observing a good salesperson. This individual has product knowledge, not only of the product being sold but of competitive products. Questions asked about the product can be answered by a good salesperson without hesitation.

It is necessary, like a good salesperson, that an applicant for a job be able to answer any question, either orally or in writing. The applicant is trying to sell a product--experience, knowledge, skills, and services. As is true in product sales, the applicant must have a knowledge of what is being offered before successfully selling it.

One method of acquiring product knowledge, knowledge of what the applicant has to offer, is to prepare a written personal inventory. The inventory is not written for the purpose of presenting it to the prospective employer, but for the applicant's study and benefit.

After reviewing the inventory, the job seeker may determine that he/she does not have the qualifications for the position. It is absolutely necessary that one can offer the skills and competencies needed to perform the job for which an application is being submitted.

As much information as is possible to secure should be compiled about the employer or firm prior to the interview. The location of plants, kinds of products sold and manufactured or services provided, growth trends, and employment opportunities are some of the facts that might be helpful during the interview. This type of information should be helpful regardless of the size of the firm. One method of securing this information is to talk to employees of the firm.

Although many firms are constantly looking for employees, generally a person must apply or seek the position to get a job. An application indicates interest and initiative on the part of the applicant.

Preparing for the Interview
(Information Sheet continued)

Employers differ as to the information desired, but in general all are interested in the job seeker's experience, skills, work habits, prior employment, job desired, and personal references. A review of the Personal Inventory Form in topic 2, "Personal Qualities for the World of Work," may be helpful in preparing for the interview.

The following should be considered and applied on the day of the interview to create a good impression, to do a good selling job.

1. Personal appearance - The applicant should be neatly dressed but not overly dressed for the position being sought. Clean, well-pressed clothes should be worn. Males should be clean shaven, have hair combed, nails clean, teeth brushed and shoes shined. Females should be modestly dressed and well-groomed.

   Both males and females should refrain from smoking during the interview, unless the prospective employer issues an invitiation to smoke.

2. Promptness - A good salesperson is on time and does not keep the customer, or employer in this case, waiting. Tardiness creates an unfavorable impression.

3. Exclusion - The job seeker should appear alone for the interview. Most employers resent persons applying in groups or pairs.

   The applicant should not be disappointed if he/she is unable to make the impression desired. Learn from mistakes and make an appointment with another firm. After the first interview, the applicant should become familiar with interview procedures and should make a better impression at the next interview. The best salesperson does not make every sale.

QUESTIONS OFTEN ASKED DURING THE INTERVIEW

Having the answers to the following list of questions may help an applicant to become better prepared for the interview.

1. Why would you like to work for our company?
2. Are you seeking temporary or permanent employment?
3. In what type of work are you most interested?
4. Do you prefer working by yourself or with others?
5. What qualifications or training do you have for this job?
6. Where did you rank in your graduating class from high school?
7. Do you feel that you have done the best scholastic work that you are capable of doing?
8. In what activities and clubs were you involved while in high school?

Preparing for the Interview
(Information Sheet continued)

9. How many days were you absent from school or work because of illness?
10. Have you had any serious illness?
11. Do you smoke?
12. Do you drink alcoholic beverages?
13. Do you like routine work?
14. Do you like regular hours of work?
15. How do you feel about working overtime?
16. Do you prefer a specific geographic location?
17. Are you willing to go where the company sends you?
18. What salary do you expect?
19. Have you had any difficulty getting along with fellow students and instructors?
20. Do you have any debts?
21. How do you spend your leisure time?
22. Do you have any other part-time duties?
23. Would you be interested in part-time training to improve your position with the company?
24. What is your major weakness?
25. When can you begin work?

TOPIC: THE PERSONAL INTERVIEW

ACTIVITIES:

1. From the information sheet learn how to create a good impression at the interview.
2. Determine the things that you might do to help make a more favorable impression when you go for an interview.
3. Prepare a personal data sheet listing the information that you might expect to present to an interviewer.
4. Participate with other members of the class in role playing activities in which someone takes the role of the interviewer and several others take the roles of applicants. Then discuss the correct and incorrect behavior shown in the interviews. Use the "Rating Sheet For Personal Interview" which follows the information sheet for this purpose.

QUESTIONS:

1. What are some things that you should take with you when you go for an interview?

2. What are some factors that will help in making a good first impression?

3. How should you introduce yourself to the interviewer?

4. List several "Do's" and "Dont's" for the interview.

5. Why should the applicant not over-emphasize the need for the job?

6. How should the applicant handle personal questions of a controversial nature?

7. Who should end the interview, the applicant or the interviewer?

8. What should the applicant do at the end of the interview?

9. When the interviewer fails to mention a future contact, what might the applicant do?

10. What is a suggested follow-up after the interview?

Information Sheet
on
THE PERSONAL INTERVIEW

Seldom is a person hired for a job without having a personal interview. Although the applicant will normally experience some anxiety, nervousness, and apprehension, it should be considered an important experience which requires careful consideration and preparation.

Some items should always be taken by the applicant to the interview. These are (1) pen and pencil, (2) social security card, (3) personal data sheet, and (4) a work permit, if one is required for the job.

Prior to the interview, it is advisable to acquire as much knowledge as possible about the employer and employer's business. A knowledge of the business could cause the employer to become interested in the applicant. Due to the reputation of some firms, an applicant often applies for a job without knowing if an opening exists. Securing background information about the firm will normally reveal the positions available.

The first impression is likely an important and long lasting one. Therefore, the applicant should strive to make a good first impression. Some factors that will help in making a good impression are discussed below:

1. Always go alone to an interview. Do not take a parent or friend. If it is necessary that the applicant get a ride with someone, the driver should remain in the car.

2. Physical and mental appearance must be at their best. Particular attention should be given to the applicant's dress and appearance. Grooming is important.

3. Allow extra time for unexpected delays. However, do not arrive at the interviewer's office more than 10 or 15 minutes early. Plan to arrive about five minutes before the appointed time.

4. When entering the outer office, introduce yourself to the secretary or receptionist in a cordial manner. When entering the interviewer's office, if not introduced by the receptionist, introduce yourself in a businesslike manner. Do not introduce yourself as "Mr." or "Mrs." If the interviewer offers to shake hands, do so with a firm brief grasp. Sit down only if invited, and when seated observe good posture. Never lay anything, such as a purse or an article of clothing, on the interviewer's desk.

5. Some interviewers are informal and chatty, and are nothing more than the employer looking over a group of applications to determine the most capable for the job. Still others may take more time and involve a series of tests to determine the applicant's

The Personal Interview
(Information Sheet continued)

aptitudes and abilities. In the usual interview, the prospective employee completes an application in an outer office or room, the secretary takes it to the employer, the employer takes a few minutes to review the application, then the secretary either sends or accompanies the applicant into the interviewer's office.

6. Allow the interviewer to take the lead in asking questions. Employers know the information they are most interested in securing. The first question may be the applicant's qualification or requirements for the job. Responses should be brief and explicit. Only information requested should be given, unless it is indicated that more information is desired. Do not take time by giving detailed or favorable information about yourself that is not related to the job. The applicant may provide the interviewer with a personal data folder when a desire is indicated to learn the information it contains. However, do not shower the interviewer with documents on your experiences or qualifications.

7. Use good English and avoid slang. Be truthful and direct. Sell qualifications rather than a need for the job. The interviewer is interested in what applicant offers the firm, rather than how badly a job is needed. Show initiative and enthusiasm, and do not be overly concerned about wages and fringe benefits. Cigarettes and gum should be left in applicant's pocket. Do not tell jokes or be overly friendly. Be your most agreeable self, for getting along with others is a part of the job. Papers on the interviewer's desk are personal property, so do not try to read them.

8. The questions asked during the interview will depend upon the technique used by the interviewer. Some questions may be intentionally personal and blunt to test the applicant's reaction and tact. Other questions may be asked to determine social or moral attitudes, as well as concerning knowledge of the job. If a matter is of a controversial nature, do not argue about it. The best policy is to answer briefly and without showing emotions or a strong personal opinion. When unable to say something pleasant about a situation or topic, a good rule to follow is to say very little or nothing. This is particularly true if the subject pertains to school or a former employer. If it becomes necessary to explain a situation that is not totally desirable, avoid saying anything that will give the interviewer the idea that you are a complainer or troublemaker.

9. The interviewer should end the interview. However, if there are points of interest concerning wages, working hours, company policy, or other specific information that the interviewer has overlooked, the applicant should feel free to ask questions about them. A job seeker does not wish to appear to be overly anxious, but it is necessary to be well informed in order to make an intelligent decision. Most employers encourage questions regarding the business firm and its policies. Often these are covered near the end of the interview.

The Personal Interview
(Information Sheet continued)

10. When the interview appears to be at an end, the applicant should leave. It is proper at the close of the interview to express appreciation to the interviewer for his time and consideration. The employer, however, should be the one to end the interview, and the applicant should not appear anxious or eager to leave. Some mention is normally made of future contact by the interviewer; but if it is not, the applicant should ask if there will be further contact, and if so, approximately when and in what manner.

    It is not a common practice to offer employment at the close of an interview, but in some instances this is done. The more common practice is to offer the job seeker employment after reviewing application, evaluating interview, checking with personal references, and making a comparison of all applicants.

11. Follow up on interviews which appear encouraging. This may be accomplished by sending a thank-you note, which is a courteous gesture and serves as a reminder of the interview. The applicant should not be discouraged if the job applied for is not received. The best salespersons do not make a sale at every call, but they continue to make other calls.

The Personal Interview
(Information Sheet continued)

NEGATIVE FACTORS EVALUATED DURING THE EMPLOYMENT INTERVIEW AND WHICH FREQUENTLY LEAD TO REJECTION OF AN APPLICANT

These were listed by 153 companies which were surveyed by Frank S. Endicott, Director of Placement, Northwestern University.

1. Poor personal appearance.
2. Overbearing--overagressive--conceited "superiority complex"--"know-it-all."
3. Inability to express himself/herself clearly--poor voice, diction, grammar.
4. Lack of planning for career--no purpose and goals.
5. Lack of interest and enthusiasm--passive, indifferent.
6. Lack of confidence and poise--nervousness--ill-at-ease.
7. Failure to participate in activities.
8. Overemphasis of money--expects too much too soon.
9. Poor scholastic record--just got by.
10. Unwilling to start at the bottom--expects too much too soon.
11. Makes excuses--evasiveness--hedges on unfavorable factors in record.
12. Lack of tact.
13. Lack of maturity.
14. Lack of courtesy--ill mannered.
15. Condemnation of past employers.
16. Lack of social understanding.
17. Marked dislike for school work.
18. Lack of vitality.
19. Fails to look interviewer in eye.
20. Limp, fishy hand-shake.
21. Indecision.
22. Loafs during vacations--lakeside pleasures.
23. Unhappy married life.
24. Friction with parents.
25. Sloppy application blank.
26. Merely shopping around.
27. Wants job only for short time.
28. Little sense of humor.
29. Lack of knowledge of field of specialization.
30. Parents make decisions for him/her.
31. No interest in company or in industry.
32. Emphasis on whom he/she knows.
33. Unwillingness to go where we send him/her.
34. Cynical.
35. Low moral standards.
36. Lazy
37. Intolerant--strong prejudices.
38. Narrow interests.
39. Spends much time in movies.
40. Poor handling of personal finances.
41. No interest in community activities.
42. Inability to take criticism.
43. Lack of appreciation of the value of experience.
44. Radical ideas.
45. Late to interview without good reason.
46. Never heard of company.
47. Failure to express appreciation for interviewer's time.
48. Asks no questions about the job.
49. High pressure type.
50. Indefinite response to questions.

The Personal Interview
(Information Sheet continued)

WHY THE OTHER BOY WAS HIRED

There's a good deal of talk these days about teenage unemployment. Some of it makes sense, and some of it doesn't.

Donald E. Wood wrote a letter to a teenage boy who had applied for a job. It represents a point of view shared by many employers. It is reprinted here to help the students understand how employers evaluate applicants.

Dear Kid:

Today you asked me for a job. From the look of your shoulders as you walked out, I suspect you've been turned down before, and maybe you believe by now that kids out of high school can't find work.

But, I hired a teenager today. You saw him. He was the one with polished shoes and a necktie. What was so special about him? Not experience, neither of you had any. It was his attitude that put him on the payroll instead of you. Attitude, son. A-T-T-I-T-U-D-E. He wanted that job badly enough to shuck the leather jacket, get a haircut, and look in the phone book to find out what this company makes. He did his best to impress me. That's where he edged you out.

You see, Kid, people who hire people aren't "with" a lot of things. We know more about Bing than about Ringo, and we have some Stone-Age ideas about who owes whom a living. Maybe that makes us prehistoric, but there's nothing wrong with the checks we sign, and if you want one you'd better tune to our wave length.

Ever hear of "empathy?" It's the trick of seeing the other fellow's side of things. I couldn't have cared less that you're behind in your car payments. That's your problem, and the President's. What I need was someone who'd go out in the plant, keep his eyes open, and work for me like he'd work for himself. If you have even the vaguest idea of what I'm trying to say, let it show the next time you ask for a job. You'll be head and shoulders over the rest.

Look Kid: The only time jobs grew on trees was while most of the manpower was wearing G.I's and pulling K.P. For all the rest of history you've had to get a job like you get a girl: "Case" the situation, wear a clean shirt, and try to appear reasonably willing.

Maybe jobs aren't as plentiful right now, but a lot of us can remember when master craftsmen walked the streets. By comparison you don't know the meaning of "scarce."

You may not believe it, but all around you employers are looking for young men smart enough to go after a job in the old-fashioned way. When they find one, they can't wait

The Personal Interview
(Information Sheet continued)

to unload some of their worries on him.

For both our sakes, get eager, will you?

Donald E. Wood

THE BOY WHO RECOMMENDED HIMSELF

A gentleman advertised for a boy to assist him in his office, and nearly fifty applicants presented themselves. Out of the number, he selected one and dismissed the rest.

"I should like to know," said a friend, "on what grounds you selected that boy, who had not a single recommendation."

"You are mistaken," said the gentleman, "He had a great many. He wiped his feet when he came in, and closed the door after him, showing that he was careful. He gave his seat, instantly, to that lame old man, showing that he was kind and thoughtful. He took his hat off when he came in and answered my questions promptly, showing that he was polite and gentlemanly. He picked up the book which I had purposely laid on the floor and replaced it upon the table, while all the rest stepped over it, showing that he was orderly. He waited quietly for his turn, instead of pushing and crowding. While I talked to him I noticed that his clothing was tidy, his hair neatly brushed, and his finger nails clean. Do you not call these things recommendations? I do."

This story was taken from a book by George W. Gerwig entitled, "Ambition--Guide-posts to Character," published by the American Book Company, New York.

SAMPLE RATING SHEET FOR PERSONAL INTERVIEW

Name_____ Job Applied For_____

Check the answer which you think is most appropriate for the following questions:

YES	NO		
		1.	Arrived on time
		2.	Introduced himself/herself properly (stood erect and looked interviewer in the eye during introduction)
		3.	Waited for invitation to be seated
		4.	Answered questions clearly and concisely
		5.	Had all proper credentials (social security card, personal data sheet, work permit--if applicable)
		6.	Was generally familiar with the company (wage scale, nature of work, reputation of the company, competition in the field, etc.)
		7.	Asked pertinent questions about the company
		8.	Used reasonably good English

(Check one)		Above Average	Average	Below Average
1.	Appearance			
2.	Interest			
3.	Maturity			
4.	Anticipated competence			
5.	Attitude			

Comments:

Recommendations:

1. _____ Hire
2. _____ No Interest
3. No interest, suggest interview with_____

Evaluator_____ _____
(Signature) (Date)

TOPIC: EVALUATING JOB APPLICANTS

ACTIVITIES:

1. Imagine that you are the employer who has interviewed the four applicants described in the information sheet.
2. Study the qualifications of each of the applicants carefully, then proceed to answer the questions below.

QUESTIONS:

1. If you were Mr. Smith, which of these four applicants would you hire? Explain your choice.

2. If your first choice declined the offer, which would you then hire? Why?

3. Are there any of these applicants which you would not hire? If so, why?

Information Sheet
on
EVALUATING APPLICANTS

The Cen-Tex Tractor Company has agreed to employ an Agriculture Cooperative Student. The work of the student is to be divided between the parts department as a salesperson and the repair shop as a mechanic's helper. Mr. Smith, the owner, interviews the following applicants who have applied for the job.

Assume that you are Mr. Smith and are desirous of hiring a student that will be the most helpful in increasing business. Ways in which employees may be helpful in increasing business are to handle each assigned task efficiently, be pleasant with customers and other employees, be personable, provide good customer service, and be loyal to firm.

Read the information on the following applicants and evaluate them from Mr. Smith's point of view.

Applicant No. 1

Johnny, an 18-year old senior, has worked as a service station attendant on weekends during his junior year and the past summer. Johnny's grades in school have been mostly B's and C's, and he has taken a general curriculum since he does not plan to attend college. His only extracurricular activity was band, in which he has been a member of the high school band for two years. Johnny possesses a talent for music and is presently playing country western music with a band which plays for a club on Thursday and Saturday nights. He has not decided on a definite career, but wants a good job after graduation so that he can purchase a new car and better musical instruments. Johnny is 5' 8" tall, weighs 145 pounds, and is well liked by his high school classmates. He arrived on time for the interview wearing slacks and an open-collar sport shirt. He has a mod hair style and was neat in appearance.

Applicant No. 2

Jerry is 19 years old and a senior in high school. His work experiences include general farm work on parent's farm, and during his junior year in high school he worked as a dairy hand. Jerry's grades in school have been mostly C's. Jerry's parents cannot afford to send him to a four-year college, but he would like to attend a community college and learn a technical trade. In order to save money to attend the community college, he would like to work for a year after graduating from high school. Jerry has not participated in any extracurricular activities at school, is rather shy in class, and rarely attends school sponsored functions. He is 6' tall and weighs 170 pounds. Jerry arrived five minutes early for the interview wearing jeans and an open-collar sport shirt. He had a conservative hair style and was neat in appearance.

Evaluating Applicants
(Information Sheet continued)

Applicant No. 3

Eddy is 17 years old and a junior in high school. His work experience includes part-time employment in a feed store, which is managed by his father. When one of the regular feed store employees wants off on a Saturday, Eddy works in his/her place. Eddy's grades in school have been mostly A's and B's. He does not have a definite career goal, but wants to attend college and take a general course in agribusiness. Eddy has taken the courses in high school that the counselor indicated would be required for college entrance. He is interested in athletics and has participated in football and track the last two years. Eddy is popular in high school and attends most school sponsored activities. He is 5' 9" tall and weighs 165 pounds. He arrived on time for the interview wearing slacks, dress shirt, and tie. He had a neat appearance and a moderately conservative hair style.

Applicant No. 4

Bobby is 18 years old and a senior in high school. His work experiences include general farm work, service station attendant, and during the past summer he was a carpenter's helper. Bobby's grades in school have been B's and C's. He has no intention of attending college and has taken mostly elective courses in a general curriculum. He has not established a definite career goal but thinks he would like to become a skilled worker in some technical area. He is willing to attend night classes if necessary to develop and improve skills. Bobby is looking forward to graduation so that he can provide for himself and become independent of his parents. He is 5' 8" tall, weighs 180 pounds, and has a quite reserved personality. He arrived a little late for the interview wearing jeans and a tee-shirt. He appeared to be nervous during the interview.

TOPIC: HOLDING A JOB

ACTIVITIES:

1. Read the information sheet on "Holding a Job" and make a mental note of the suggestions for improving attitudes and work habits on the job.
2. After completing the questions below, join with other class members in discussing improved attitudes and work habits.

QUESTIONS:

1. What are the benefits of part-time employment?

2. What are some important considerations for your first day on the job?

3. List several personal traits that should be developed and cultivated by an employee on the job. Explain these.

4. Why should an employee ask the supervisor about the task to be performed?

5. List ways in which an employee may receive a promotion.

Information Sheet
on
HOLDING A JOB

The information contained in this topic is applicable to both full-time and part-time employees. Since you represent the school and vocational agriculture department, it is particularly important that you perform each assigned task well and favorably impress your employer.

In addition to gaining valuable work experiences, successful part-time employment provides the opportunity to make new friends, to acquire references for future recommendations, and the possibility of full-time employment. Many part-time employees are offered full-time employment after graduating from high school. Every effort should be made by you to make the part-time employment successful. Success is a habit which must be formed early in life.

The first day on the job is probably the most important, as it is similar to the cliche, "the first impression is usually a lasting impression." Normally a lack of confidence, apprehension, and anxiety are experienced the first few days on the new job. It might be helpful to remember that the employer has confidence in you and believes that you can perform or learn to perform the tasks. Otherwise you would not have been employed. The first day should be considered as an opportunity for a new adventure.

There are a number of characteristics which will impress the employer, as well as other employees. While some of these are listed below, the class can probably add to the list.

1. You should plan to arrive at work early the first day. Allowance should be made for delays in travel. Adjustments in travel time can be made after the employee becomes familiar with possible delays in the route.

2. You should be friendly, enthusiastic, and have a good attitude. The employer and other employees are aware that you have much to learn. These and other desirable personality traits should be practiced until they become habits. Desirable personality traits will help in succeeding in the present position and will be helpful in acquiring promotions and greater responsibilities. Many promotions are the results of recommendations from peers.

3. You should listen carefully to instructions.

   Attentiveness is important to making a good impression. Questions should be asked while instructions are being given if you do not understand the instructions.

Holding a Job
(Information Sheet continued)

4. When requested to perform a task, you should proceed immediately. Performing assignments promptly and effectively are indications of an efficient worker. It becomes burdensome to the supervisor if he/she is constantly asked the next assigned task. If possible, you should follow through with tasks and use good judgment.

   Placing and receiving personal telephone calls, entertaining visiting friends, and attending to other personal business during hours of employment are foolish practices that do not impress the employer or other employees.

5. Attempt to acquire the respect of the employer and employees. Some firms have employees who loaf on the job. Although it may appear that the loafer has the friendship of other employees, respect is lacking. Loafing is a form of dishonesty which does not foster respect.

6. After becoming familiar with responsibilities, you should use initiative and proceed with another task after one task is completed. When in doubt as to the next task, the supervisor should be asked.

7. You should conform to company policies. All policies and regulations may not be completely understood, but there are reasons for their adoption.

8. Courtesy and tact are essential when dealing with customers. Even when patience is tried, a friendly, courteous disposition should be maintained. If there is some irritation, it should be concealed.

9. You should be honest at all times. Mistakes will be made; when made, they should be admitted. Placing the blame for one's mistakes on someone else is a form of dishonesty. Often one can benefit from a mistake by learning the proper method or procedure. Reliability and honesty are valued highly by employers and others.

10. You should be physically and mentally prepared for the day's work. It is your responsibility to stay healthy and be prepared for work.

Establishing Goals

Long-term goals should be established and worked toward. Promotions in many instances must be sought. After acquiring the necessary knowledge and skills and becoming qualified, one should seek a promotion. Promotions are sought in the following ways:

1. Present evidence that the employee has increased his/her value to the firm;
2. Present evidence of the quantity and quality of work;
3. Give explanation as to work liked best, or task one likes to perform;
4. Present evidence as to employee's ability to get along with peers.

TOPIC: EMPLOYEE-EMPLOYER RELATIONS

ACTIVITIES:

1. Read the information sheet and be prepared to discuss the case situations
2. Answer questions.

QUESTIONS:

1. What three things largely determine the degree of success attained by a worker on the job?

2. List briefly the items provided on the job by the employer.

3. List briefly the things the employer has a right to expect from the employee.

4. How might the statement, "Loyalty is not something to be demanded; rather it is something to be deserved," apply to new employees?

5. In the case of loyalty to a superior, what would you have done if you were Norman?

6. In the case of an employee in conflict with his supervisor, how would you have responded to Jake's reply to Alvin when asked to use the level?

7. Which employee trait or characteristic is probably the most highly prized?

8. What should the employee do when it is absolutely necessary to miss work?

9. What are some justifiable reasons for an employer discharging an employee from his job?

10. Under what conditions may an employee terminate his contract at any time?

Information Sheet
on
EMPLOYEE - EMPLOYER RELATIONS

The degree of success attained by a worker is largely dependent upon three factors: ability to perform the job skillfully, possession of certain knowledge and understandings, and ability to get along well with other employees. Although skills and knowledge are important, the most important trait in an employee, according to the personnel managers of 100 of the largest companies in the United States, is good personal relations, the ability to get along well with other people. This trait is important to the employee as well as the employer. Employers who ignore the principles of good human relations are plagued with disgruntled workers and usually have a high employee turnover rate. A good employee - employer relationship is truly a two-way affair requiring thoughtfulness, consideration, and all aspects of fair play. The old cliche, "the people you like and admire are pretty apt to like you," is generally true. The employee should like the employer and most of the other employees.

A new employee often receives the various benefits provided by the employer without really considering their value or cost and how they are made possible. Benefits must usually be derived from profits. The wise employee will understand the source of benefits and that the employer has a right to expect something in return. Having a good attitude toward the employer and the job will do much toward making a successful, valuable employee.

Items normally provided by the employer are as follows:

1. The employer provides a place to perform the work and equipment to work with. This often includes land, buildings, and fixtures. The employer may have a large investment in these items.

2. Many employers provide on-the-job training. Often employers do not expect a new employee to reach production potential until he/she is trained, and they usually expect to lose money while the beginner is being trained. Students should remember that the amount of training provided by the employee is often determined by the enthusiasm, desire, attentiveness, and progress of the employee. The enterprising worker often receives the most training and is promoted to a supervisory position.

3. A business or employer should provide pleasant surroundings in which to work. In addition to providing facilities and equipment for employment, many firms provide lunchrooms, cafeterias, hobby shops, and recreational facilities and activities for employees.

4. The employer is responsible for salaries and fringe benefits. Fringe benefits may include various forms of insurance (medical, life, accident, and unemployment), retirement plans, holidays and vacations, and discounts on purchases.

Employee - Employer Relations
(Information Sheet continued)

In return for salary and fringe benefits, employers expect cooperation and dependability from the employee. Included also are the following attitude and character traits:

1. Honesty - Apparently some people think that just taking a small, inexpensive item is not being dishonest. They will nonchalantly walk off with a quarter from the cash drawer, a candy bar from the counter, a small tool or some other item from the tool room. Honesty is more than just not taking things which do not belong to one. It means giving a fair day's work for a fair day's pay; it means carrying out one's part of a bargain; it means that one's words convey true meanings and actual happenings. An employee's thoughts as well as action should be honest. There is not anything that brings quicker dismissal or surer disgrace for an employee than dishonesty. An employer will overlook a great deal to keep an employee who is completely honest.

2. Loyalty - Loyalty implies the support of a cause, ideal, practice, or custom. It means supporting a person or an organization and is a two-way proposition. Employees expect employers to protect their interest, to provide steady employment, and to promote them to better positions as openings occur. Employers have a right to expect employees to support them, to protect their interest, to speak well of them to others, to keep minor problems within the confines of the plant or office, and to keep matters pertaining to the business absolutely confidential. Both employees and employers should be aware that loyalty is not something to be demanded; rather, it is something to be deserved.

   Time is required for loyalty to mature and grow. It is the product of continued contact with a person or business over a period of time. New employees should not expect to receive the employer's loyalty before proving themselves worthy. Likewise, business firms must earn the loyalty of the employee. The good will and loyalty which develop between supervisors and employees are valuable commodities, which are not to be treated lightly.

3. Willingness to learn - Production procedures and services offered by most agricultural businesses are usually different. Employers expect employees to learn their methods and procedures. Due to the installation of new machinery and equipment, it is often necessary that experienced employees learn new skills and operating procedures. The employee given a promotion or greater responsibilities is usually the one that learned new skills and became more valuable to the firm.

4. Willingness to assume responsibility - Most employers expect employees to recognize the task at hand and to do it. It is tiring to have to ask again and again about the task to be performed. When an employee is given instructions as to the performance of a task, the employer expects the instructions to be followed. Generally, responsibility should be delegated and not assumed; however, once the responsibility has been delegated, the employee should continue to perform the duties without further instructions.

Employee - Employer Relations
(Information Sheet continued)

5. Respect for authority - Authority in agricultural businesses is usually entrusted to managerial positions which are responsible for production, sales, or service.

   Authority is the responsibility to give commands, take actions, or make final decisions. Most agricultural businesses are relatively small and uncomplicated. Yet, the respect of the employee's superior is important, even in a small business.

6. Ability to get along with people - This is the most highly prized of all employee traits. This ability appears to be natural with some people, while others acquire the ability through thought and training. In order to acquire the ability, one must learn to think of people as individuals, to be able to view a situation from the other person's viewpoint, and to sincerely want to get along with others. Once acquired, the ability to get along well with people pays big dividends in the form of friendship, popularity, and profits. Employers are especially appreciative of good employee attitudes and mild temperaments.

7. Willingness to cooperate - The employee is obligated to give full cooperation to the employer. One of the best ways to exhibit a cooperative attitude is to offer to assist other employees when one's assigned tasks have been completed. In most every firm there are certain tasks no one likes to do. The employee who is willing to do these tasks will make a good impression on the supervisor and also gain the cooperation of other workers. Employees should work as a member of a team and in a joint effort with the employer, supervisors, and other workers.

8. Rules and regulations - Even two people cannot work well together unless there is an understanding as to the work to be done, when it is to be done, and who shall do it. In any work situation, rules and regulations are a necessity.

9. Tardiness and absenteeism - Tardiness is being late to work, while absenteeism is not being at work. Both are poor work habits which reduce production.

   Since all people are creatures of habit, there is a tendency to continue doing the same thing, unless the results are unpleasant. The habit of being late may begin in early school days when it was difficult to get up when called. This habit will get one into trouble on the job, as well as at school. Business and industry are governed by the clock. It is the employee's responsibility to be at work on time. Failure to do so may prevent other employees from starting on time. Better planning of the morning routine will prevent tardiness and a breathless arrival on the job. The tardiness habit may prevent one from receiving a promotion.

   It is necessary at times to take off from work. No one should be expected to work when sick, or when there is a serious family problem. However, it is possible to get into the habit of letting unimportant matters keep one from working on the job. This results in lost production and a hardship on those

Employee - Employer Relations
(Information Sheet continued)

trying to produce with limited employees. There is a principle involved. The employer expects the employee to be on the job unless there is a good reason for being absent.

It is the employee's responsibility to retire at night at a reasonable hour and to be ready for the next day's work. If an employee becomes ill, it is his/her responsibility to recover as quickly as possible. If the employee was the employer, he/she would expect the employee to be dependable.

An act of negligence which is common to some employees is not to notify the employer in case of illness or an important matter which keeps the employee from working. The employee should if possible notify the employer in advance if he/she is not going to be able to work. This, however, is not always possible, but the employee should notify the employer as soon as possible. Failure to notify the employer is the worst possible way to handle an absence. It leaves the employer in an uncertain state. He/she does not know whether the employee is merely going to be late, or whether to assign someone else to the work. Notification of an absence is a common courtesy.

10. Termination of employment - Legally and rightfully there are several ways in which relations between employer and employee may be terminated. In many instances, the condition of employment is set forth in a contract signed by the worker or his representative and the employer.

When employment is based on a contractual agreement, both employer and employee are bound by the same provisions specified in the contract. Should either take the liberty of breaking the contract, the guilty party is liable to the offended party.

In many of the employer - employee relations, there is an unwritten law, sometimes called a gentlemen's agreement, which deals with the termination of employer - employee relations. This is referred to as "due notice" to employer by employee and "due notice" to employee by employer. Most of the employment today is based upon this unwritten law. Being unwritten serves the following purposes:

1. It does not bind an employee for a long period of time to a job in which there is no interest or ability;

2. It does not force an employer to continue to pay an employee whose services are detrimental to the business;

3. It allows both employer and employee time to make adjustments before termination without greatly jeopardizing either; and

4. It serves as a means of keeping both employer and employee respectful and honest with each other.

Employee - Employer Relations
(Information Sheet continued)

Even though a legal contract may exist between the employer and employee, there are certain acts in which an employee may justifiably be discharged. These are willful disobedience, disloyalty, incompetency, and nonperformance. The employee should understand that he/she should obey the reasonable demands of the employer. However, acts demanded by the employer which are illegal, not in the scope of employment, or endanger life do not make the employee liable to dismissal if there is refusal to obey.

An employee may be rightfully discharged if acts are committed that are contrary to and not in the best interest of the employer. Secretely engaging in competition with employer, aiding in fraud of the employer, and revealing confidential information about the business are acts for justifiable discharge.

When the employee enters into a contract for labor that requires a reasonable amount of skill, knowledge, and experience, the employer is not required to continue the employment of that individual if the employee cannot perform the duties or service for which he/she was employed.

Up to this point, the discussion has dealt with the termination of the employee by the employer. Employees under certain conditions are also justified in terminating their employment. An employee may and should terminate the employment contract anytime the employer wrongfully assaults him/her. Severe and rude language is not considered as wrongful assault, but striking a person is. An employee may terminate employment when conditions exist that might cause physical harm or injury to the employee's reputation.

Several types of employment are illegal. Gambling is not legal in Texas. It is illegal for those under 19 years of age to sell liquor. The state prohibits the employment of minors in places of business located in the same building with, or adjacent to where alcoholic beverages are sold. Many occupations require a person to be licensed before working in the occupation.

One of the greatest of all virtues of an employee is to be loyal to the employer. When the time comes that the employee can no longer be loyal to the organization and the employer, he/she should terminate employment. Also, there is not a place in any organization for an employee that gossips or tells confidential matters to those outside the organization.

The following are hypothetical cases. One deals with loyalty to a superior, while the other one is of an employee in conflict with his supervisor.

Employee - Employer Relations
(Information Sheet continued)

Case No. 1 - This case pertains to loyalty to the boss. Assuming Norman is a loyal employee, what should he do?

Norman Jones, an employee in a farm supply store, has sold goods in this store for a number of years. He has come to know and to appreciate his co-workers and the manager of the business office. As far as he knows, the store has always attempted to give good service to its customers.

This afternoon, Wayne Wilson, ordinarily an intelligent and mildmannered local farmer, came into the store very upset. An insecticide which he had purchased at the store and applied to his alfalfa had seriously damaged the crop. Wayne believed the store manager deliberately sold him the wrong kind of insecticide.

Wayne and a group of neighbors have been pooling their orders and ordering protein supplement directly from a soybean processing plant. By ordering in carload lots and splitting it among the group, they can purchase the supplement much cheaper than the store can afford to sell it to them. Wayne believes this is the reason the store manager sold him the wrong insecticide for his alfalfa.

Wayne came to the counter and demanded in a loud voice to see the manager. Norman looked for the manager but couldn't find him. Wayne did not want to wait, so he left the store mumbling to himself. When the manager came in, Norman related the story to him. They found the sales slip which gave the name of the insecticide which was sold to Wayne Wilson. It was appropriate for alfalfa. They read the instructions and decided that Wayne must have made the spray mixture too strong.

Since the agricultural business didn't want to offend a customer, the manager asked Norman to drive out to Wayne Wilson's farm and explain the situation to him. When Norman arrived at the farm, he found a neighbor of Wayne's helping him assemble some machinery. Norman carefully explained what must have happened, showing Wayne the sales receipt. Like most of us, Wayne did not want to admit the damage to his alfalfa was his fault. Wayne was critical of the store, and said, "The store manager deliberately gave me wrong information."

Case No. 2 - The following is a case of an employee in conflict with his immediate supervisor. What would the students expect the foreman, Alvin, to do with this employee? How do they feel about Jake's comments?

The Quick-Trim Landscaping Company is a small agricultural business which employs various teams of men to perform a variety of duties. The company has contracts for maintenance of cemeteries, parks, etc. It also establishes new lawns. Within each work team, some tasks are more specialized than others. Alvin Myers, the foreman of one six-man work crew, likes each man to be familiar with a number of tasks and a variety of skills. When an individual is absent or is sick, another person from the same group can take over his responsibilities. These new skills are taught to the men

Employee - Employer Relations
(Information Sheet continued)

during slack periods in certain seasons of the year.

Last week, Alvin asked Jake Hanson, one of the oldest employees in age in his group, to learn how to operate a surveyor's level. The instrument is used in determining field grades, drainage ditch routes, and selecting and checking the level of the seed bed on an area to be landscaped. Jake is a 35-year old employee who is married and has two school-age children. He has very little initiative; in fact, he has had trouble keeping a job. He hasn't had much to say, keeping to himself and doing only what was asked of him. When Alvin asked Jake to use the level, he replied, "I'm not getting paid to run that thing and do that kind of work. I don't want anything to do with it."

TOPIC: EMPLOYEE - EMPLOYEE RELATIONS

ACTIVITIES:

1. Read information sheet and be prepared to discuss the hypothetical situation pertaining to Joe.
2. Respond verbally in class to the questions at the end of the information sheet.

QUESTIONS:

_____1. Many occupations deal primarily with machines, equipment, or paper work; that is, they deal with things. In business, however, most of the jobs involve close contact with (a) employers, (b) supervisors, (c) people, or (d) other workers.

_____2. As a group, people are very much (a) different, (b) alike, or (c) it is difficult to say.

_____3. It is possible that the things which you enjoy may (a) appeal to others, (b) not appeal to others, or (c) be distasteful to others.

_____4. Which of the following do most people have in common? (a) right to work at a job of own choice, (b) desire to get ahead, (c) desire to be accepted and approved, (d) all of these, or (e) none of these.

_____5. The best way to achieve your goal in life is to follow your rights and desires and (a) also the wish of your boss, (b) what your parents say, (c) the Golden Rule, or (d) just what you feel like doing.

_____6. Do the best work you can for the important jobs and (a) don't worry about the little jobs, (b) let others do the little jobs, (c) also do the most routine jobs, or (d) everything else will take care of itself.

_____7. Plus doing the best work you can, it is important to (a) learn as much as you can about your company, (b) see what you can get on your boss, (c) keep up on the latest gossip, or (d) be seen and not heard.

_____8. The right to think and act as individuals (a) is not, (b) may be, or (c) is--normally shared by most people.

_____9. The statement that "retailing is people" is (a) not true, (b) only part true, or (c) all true.

____10. Which of the following is not a desirable trait of an employee? (a) sense of humor, (b) tact, (c) indifference, or (d) initiative.

____11. Exploiting others toward our own efforts is (a) desirable, (b) okay if you can get away with it, (c) undesirable, or (d) not too bad.

Employee - Employee Relations
(Question Sheet continued)

____12. When you are criticized by your superior, it is best to (a) act indifferent, (b) tell him/her to do it himself/herself, (c) take it constructively, or (d) shrug it off.

____13. Loyalty includes (a) working hours only, (b) both the time to and from work, (c) all the time, or (d) just when you feel like it.

____14. To approach your job with enthusiasm, it is necessary to (a) fool the boss, (b) impress your co-workers, or (c) be glad to be part of the team.

____15. It is not necessary to be friendly as long as you (a) do your job, (b) act as though you are, (c) get to work on time, or (d) none of these.

____16. When you have a question, it is best to (a) do the job the way you think it should be done, (b) wait and ask it later, (c) not bother your boss with it, or (d) ask it when it comes up.

____17. When you have joined a clique, you have (a) picked sides, (b) helped yourself, (c) joined the "in" group, or (d) become a member of the team.

____18. A good way to get along in your new job is to (a) be a "know-it-all," (b) be willing to learn, (c) show your co-workers how smart you are, or (d) run to your boss with every question you have.

____19. Showing that you are not afraid of work means to (a) work as hard as you can, (b) be willing to tackle any job assigned, or (c) work harder than any of your co-workers.

____20. The need to show appreciation to fellow workers (a) will get you nowhere, (b) is strongest when you are new, (c) isn't really necessary at all, or (d) is just on the surface.

____21. You should start calling your co-workers (a) by their first names as soon as possible, (b) by their nicknames to show you are really in, (c) by their last name only, or (d) by their proper names until you have been around awhile or been told differently.

____22. If you do all of the things we have suggested you will have (a) everyone liking you, (b) a few friends, (c) a better chance of being well-liked, or (d) the reputation for being an apple-polisher.

____23. The people you can learn the most from are (a) always your bosses, (b) your best buddies, (c) those who show an interest in you, or (d) the ones you eat lunch with.

Employee - Employee Relations
(Question Sheet continued)

____24. Human behavior is usually (a) pretty easy to understand, (b) not too predictable, (c) easy to predict, or (d) none of your business.

____25. Your business morale is (a) beyond your control, (b) a matter for the boss, (c) each employee's problem, or (d) unimportant.

Information Sheet
on
EMPLOYEE - EMPLOYEE RELATIONS

When a person comes in contact with another, either on the job, at school, or in the home, personal relations between the two people become a factor. During any day's normal activities a number of personal relationships are normally involved.

It has been said, "A person is a part of every person met." A person who does not share experiences with someone else is a rather rare individual. Through the sharing of experiences with other people, one learns how they react to different situations and is able to cope with the situations. A basketball team might be used as an example. Through concentrated practice and the playing of games, the team members know how each member of the team will react to a certain situation. Each member of the team knows what is expected of him/her and what to expect of the other members. The same concept applies to people who work together.

Cooperation of employees in an agricultural business is similar to the playing of a basketball game. Each employee has a task to perform and is aware of the tasks to be performed by other employees. However, all activities must be coordinated and each member must perform the assigned task (work as a team). Otherwise, the production potential will not be accomplished. When closely guarded, the guards may have difficulty bringing the ball into the back court and getting it into the front court without the cooperation of the high post players. A cooperation relationship is required to produce points and win the game.

Emotions and attitudes affect the productivity of employees, as well as basketball teams. It is possible for one employee with a negative or disgruntled attitude to influence one or more members in an employee group and reduce the production of the entire group, whether it be sales, service, or manufacturing. Most any group will have one or more such individuals. Although this individual needs the friendship of others, employees must guard against his/her influence. In fact, an attempt should be made to improve the attitude of the disgruntled member(s).

The place of employment is either better or worse because of each employee. Very few individuals have a "neutral" personality. An employee either adds to (magnifies) the problems encountered on the job or reduces them. Everyone lives in a "sphere of influence," which changes as one ages. While quite young, the sphere is the home environment. When entering school, the sphere is broadened and is broadened further after graduation and becoming employed. A person affects and is affected by those with whom he/she comes in contact. The sphere is pivotal. Friendship, respect, admiration, and self esteem are some of the rewards of a positive influence.

It is especially important that an employee have a good relationship with other employees. Most employees spend the working hours working with others. As the cogs in gears must mesh together without friction, so must each employee fit into a place in an organization

Employee - Employee Relations
(Information Sheet continued)

without friction with others. This does not mean that people are mere cogs, but it means that on-the-job performance can be ruined by personality clashes. An employee cannot be an individualist in most employment situations. The employee must learn to work in and as a part of a group. When machinery begins to get hot due to friction, a cooling fluid, such as a lubricant, is poured on it. Sometimes it is necessary to let the machinery cool. When friction develops between people, the best lubricants are consideration, tact, understanding, and fairness. It is also necessary to allow some people a "cooling off" period before attempting to act.

Probably most people would like to be considerate, fair, tactful, respectful, and well-liked; but many people do not know how to react to situations in order to demonstrate these traits. The students' accurate answers to the following questions will help them identify areas in which improvement is needed.

1. Are you willing to help others?
2. Are you willing to meet people half way to be friendly?
3. Do you become irritable or show annoyance when slight changes or mistakes occur?
4. Do you try to be fair?
5. Do you bear grudges?
6. Are you willing to give the other person the benefit of doubt if you suspect his/her motives?
7. Do you dwell on the good qualities of a person rather than the bad?
8. Do you consider only your interests?
9. Do you take yourself or your work too seriously?
10. How much do you value your integrity and character?
11. Can you accept authority?

Hypothetical Situation

Joe, a recent high school graduate, has been employed by a local farm machinery dealer. Joe would like to become a machinery salesman, and the owner agreed to train Joe in the sales department. Joe discovered that considerable knowledge was required about various pieces of equipment. In order to learn as much as possible and in the shortest period of time, he took advantage of his free time during the lunch hour and passed up the afternoon coffee break and went to the equipment showroom to read display folders and instruction manuals. The owner of the company observed Joe and gave him extra materials which he thought would be helpful. Also, at times Joe came a little early in the morning to observe equipment that was in the shop.

After a couple of weeks, one of the older employees in privacy told Joe, "You are new here and the sales staff likes you; but there are a few things you should know. You are not going to receive any advancements. I have been here ten years and am still making the same as when I started. The other employees do not like your coming to work early and failing to take a coffee break. This casts a reflection on the rest of us. You might as well take it easy, and we will all get along better."

TOPIC: SOCIAL SKILLS

ACTIVITIES:

1. Read information sheet and consider what your reactions would be to the two cases regarding customer relations.
2. Answer questions.

QUESTIONS:

1. What are two guideposts for acquiring social skills?

2. How is popularity defined?

3. What is meant by the statement, "everyone is a salesperson?"

4. Why are customer - employee relations important?

5. List ways in which a store might avoid the unpleasant situation for the customer in situation No. 1.

6. In the second situation on customer relations, if you were the manager of the business, how would you feel about the employee's attitude toward the customer?

Information Sheet
on
SOCIAL SKILLS

A common problem among students, as well as many other people, is the gaining of good will from other people. Because of this problem, some people contend that they do not like to associate with people; and even some people have made the statement that they could care less what others think of them. While there possibly are some people who definitely do not like people as a whole, usually such remarks are made by those who are dishonest, or they just will not admit to themselves that they like people. Normally these statements are made by people lacking social skills.

To be liked and admired by others requires social skill. In fact, popularity is really based on social skills. While social skills should not be confused with superficial tricks such as smiling at everyone and "yes-ing" other's comments, they can be learned by following certain rules and through practice, which may be called guide-posts for this discussion.

The first guidepost pertains to the individual. Look at yourself and ask the following questions and answer them honestly: What am I like? Am I shy, eager and blundering, argumentative, or antagonistic? Should you be deficient in any of these areas, you should admit your limitations; and start immediately on correcting and improving them.

The second guidepost deals with other people. It points to developing a genuine interest in others, in having an appreciation for their views, and in being considerate toward them. Simply stated, this guidepost requires as much taking as it does giving.

Although only a few simple factors are stated under each guidepost (more should be considered), their application and practice will improve your social skills. The application of social skills might be compared to learning to swim by reading a manual on swimming. It would be impossible to learn to swim in this manner, but by applying the basic strokes in practice, one will learn to swim in a shorter period of time.

EVERYONE IS A SALESPERSON

After considering the above statement, "Everyone is a salesperson," you will probably agree that the statement is true. All people either sell goods or services, which may be their own or someone else's. A person who applies for employment which requires a particular skill is actually trying to sell the skill to the employer. To be a good salesperson, one must understand the principles of selling, which require the use of social skills. A lack of this understanding may result in failure, even though the skills required on the job are possessed.

Social Skills
(Information Sheet continued)

Generally, when selling is considered, one thinks of selling tickets to a ballgame or magazine subscriptions for an FFA fund drive; but in reality, the FFA officers sold themselves when they ran for office. Their social skills probably were the reason they were elected, rather than their opponents.

RELATIONS WITH CUSTOMERS

In order to sell the goods and/or services offered by most businesses, the salesperson must deal directly with the customer. Customer-salesperson relations are very important and depend to a great degree on the salesperson's social skills. Although a good, quality product is also important, a good relationship impresses the customer and is responsible for repeat sales. Since most businesses cannot survive on transit customers to stay in business, repeat sales keep the business viable.

Most everyone has heard the statement, "The customer is always right." Taken literally, this could cause difficulties for a business; but it expresses a philosophy which is important to customer-salesperson relations and the firm. Businesses are for the benefits of the customers, rather than for the benefit of the business; although both benefit.

Hypothetical Situations

Situation No. 1 - After purchasing a pair of shoes in a large family center store, Joe stopped in the hand tool department to look at the tools. A salesman approached Joe and said, "May I help you?" Joe replied, "No thanks, I'm just looking." The salesman said, "If you should find anything you like, I will be glad to help you. My name is William Brown." The salesman walked away, and Joe continued browsing down the aisle of tools. Soon another salesman approached and said, "Hello Joe, are you finding something you would like to buy?" Joe said, "I'm just looking." Joe continued browsing and came upon a sprayer he wanted to buy. He picked the sprayer up and started walking toward the second salesman. Upon seeing Joe, the second salesman said, "I'll be glad to write you a sales ticket for the sprayer." Joe paid for the sprayer and started out of the store. As he was leaving, Joe heard the first salesman say, "Well, that works both ways you know; some people had better be careful. I'll get the commission back from one of your customers."

a. Ask students to list ways in which the store might avoid this unpleasant situation for the customer.
   (1) The first salesman could have stayed close enough to Joe to be ready if and when a purchase was made.
   (2) The salesmen could have an agreement, with the approval of management, that the commission goes to the first salesperson approaching the customer.

It is important that problems within the business not involve the customer. The remarks overheard by Joe may prevent his returning for other purchases.

Social Skills
(Information Sheet continued)

Situation No. 2 - A customer enters the garden store to purchase some seed. She did not know exactly what she wanted and asked several questions similar to the following:

1. How early are these planted?
2. Do they freeze well?
3. What kind of fertilizer should I use?
4. Are there others you would recommend?

The salesperson had difficulty in satisfactorily answering many of her questions, so the lady said, "I guss I will purchase the seed later." As she was leaving the store, she overheard the salesperson remark to another clerk, "I wish people would make up their minds as to what they want before coming in here."

a. What will be this lady's attitude toward the store?
b. Will she return to make purchases?
c. If you were the owner or manager, what would you think of the employee's statement?

Customers are the life-blood of a business.

TOPIC: SOCIAL RELATIONS

ACTIVITIES:

1. Read information sheet and be prepared to express your opinions on questions 6 through 12 in class.
2. Answer questions 1 through 5.

QUESTIONS:

1. What are indications of a socially mature person?

2. What two principal attributes make up one's personality?

3. How may physical characteristics affect one's opportunity of displaying mental attitudes?

4. List some tips on selecting clothes.

5. Answer following questions on rules of introduction:
   a. How should a male high school student react when introduced to a lady?
   b. How is an introduction acknowledged?
   c. In what order should people in a group which includes ladies, men, and a distinguished person be introduced?

6. List and discuss factors which make up a good mental attitude.

7. Should books and other items be loaned or borrowed from friends?

8. How much responsibility does one have for another's property? For public property?

9. What can an individual do to protect other's property?

10. What responsibility does one have to a person who has loaned tools?

Social Relations
(Question Sheet continued)

11. Is it permissible to borrow tools without asking for the owner's permission?

12. Should articles found be taken to "Lost and Found"?

Information Sheet
on
SOCIAL RELATIONS

A socially mature person finds a certain amount of satisfaction in being with people and enjoys participating in group activities. According to sociologists, the average socially mature adults holds membership in several organizations and has some responsibility in their activities. Becoming active in the activities of an organization is one means of expressing recognition of others. Although the assuming of responsibilities in an organization is a good way of developing socially, a person must not allow others to take advantage of his/her willingness to serve. For this is one way to backslide down the ladder of social maturity. While a person should be interested in others, each individual has a certain amount of responsibility to himself/herself.

An individual's personality is made up of two principal factors, physical characteristics and mental attitudes. Physical characteristics are observed first when one person looks at another. All have heard the truism, "first impressions are lasting impressions." An unimpressive physical appearance, such as drooping shoulders, sloppy clothing, or lack of grooming, may prevent someone from ever having the opportunity of observing a person's true mental attitude. Projecting an unfavorable physical impression may prevent a prospective employee of the opportunity to prove himself/herself.

Young people often resent elders reminding them to throw their shoulders back and of the importance of personal grooming, but these important physical characteristics are easy to overlook. These are particularly important in making a pleasing appearance. The above is probably best stated in the television commercial, "Even your best friends won't tell you."

Physical characteristics and physical well-being also influence the performance of everyday activities. To impress people and to perform well, good health and a strong body are essential. Good health requires a proper diet, sufficient exercise, rest, sleep, and adequate medical care. Neglect of any of these is likely to result in inefficiency in work and play, and greatly affect social relations.

The clothing worn, or the way one dresses, has an influence on acceptance by groups and associates. Most everyone has noticed that the people making up a group wear similar clothing. Impulsive purchases of clothing should not be made unless the person is familiar with styles and values. Since many high school students are not knowledgeable in these areas, they should consult with people that are. After receiving counseling on clothing the students should be reminded that the occasion for which the clothes are to be purchased is very important. However, few people are financially able to purchase clothing for only one occasion. Therefore, when purchasing clothing, the several occasions in which it will be worn should be kept in mind.

Social Relations
(Information Sheet continued)

A person's mental attitude also encompasses a number of factors. Some of the factors making up a good mental attitude are listed and discussed below.

1. Pleasantness or cheerfulness - Most people enjoy associating with someone that is pleasant. A pleasant attitude is revealed by making pleasant statements, which requires pleasant thoughts. Generally, people are not interested in another person's problems. To be pleasant might require practice. Also mental discipline may be required to suppress unpleasant thoughts.

2. Interest - A sincere interest should be shown in other people, rather than superficial or polite attention.

3. Agreeableness - A socially mature person is aware that his/her plan will not always be adopted. Maturity is indicated by being agreeable to others.

4. Sportsmanship - This means courteous relations. If a stunt is on a person, even though it is thought to be silly, the person should be a good sport and not spoil the fun for others.

5. Dependability or trustworthiness - If committed to something, a person should see that it gets done. If told something in confidence, it should not be repeated.

6. Balance - This refers to a balance of friendships (all social levels), interest, work, play, and rest.

INTRODUCTIONS

An area in which people often feel socially inadequate is introductions. Following the simple rules listed below will build confidence in this area.

Being Introduced to others

1. Smile while being introduced.

2. Look the new acquaintance in the eye when extending hand.

3. Grip the new acquaintance's hand firmly--no bone crushing, but not "dead fish" either.

4. Ask person being introduced to repeat his/her name if it was not understood. No one enjoys having his/her name mispronounced. It is proper to correct someone if a name is mispronounced.

Social Relations
(Information Sheet continued)

5. Acknowledge introduction with, "How do you do, Miss _____ or Mr. _____." Pleased to meet you or glad to meet you is improper at this time.

6. Boys and men should always rise to their feet when being introduced, even if to another male. The younger man should wait for the older man to extend his hand.

7. Men and boys should wait for women and girls to extend their hands. A man does not offer his hand to a lady when being introduced, but obliges her if she offers hers.

8. When being introduced in a group, one should wait until it is his/her turn before extending the hand.

9. After an introduction, a brief conversation usually follows. When a person is ready to leave, he/she should express pleasure for having made the new acquaintance. Examples are "I hope to see you again," or "I have enjoyed meeting you." The reply to these statements is "thank you."

10. Although this is not one of the rules, it will be helpful in remembering the name of a person if it is repeated several times during the conversation with the person.

Introducing others

1. When introducing people in a group, the first to be introduced is the oldest, most distinguished, or the ladies, then others are introduced.

2. The name(s) of the person(s) to be introduced should be clearly in mind before the introduction(s).

3. Name(s) should be pronounced distinctly and slowly.

4. People should be introduced in an easy, nonchalant manner.

5. A usual introduction is as follows: "Mr. _____, may I present Mr. _____."

6. After introduction, conversation cues should be given. An example is "Mr. _____, Joe Smith and I went fishing last summer."

7. When introducing a person to a small group of friends, the following procedure may be used: "I want all of you to meet my friend Dick _____. Dick, this is Ruth, Sue, Al, and Johnny." Avoid pointing to the individuals as they are named.

TOPIC: YOU AND YOUR PERSONALITY

ACTIVITIES:

1. Read the information sheet to develop a better understanding of the term "personality" before answering the questions.
2. Complete "Personality Inventory" and analyze your personality.
3. When you have identified some of your weak points, try to determine ways in which you might improve.
4. Be prepared to participate in a class discussion of the questions.

QUESTIONS:

1. What is meant by the term "personality"?

2. List three traits that determine personality.

3. What are habits?

4. How are conduct and habits related?

5. Why is it difficult for a person to evaluate his/her personality?

6. List the most common ways in which the personality is evaluated.

7. What important has been attached to personal traits with regard to job success?

8. Upon whom does the necessity for behavioral changes rest and can personality adjustments be made?

Information Sheet
on
YOU AND YOUR PERSONALITY

The term personality is defined as the totality of an individual's behavior and emotional tendencies. It is an expression of what a person is and what a person does. It is the image expressed by each individual in everyday living-- in the home, at school, on the street, at the office, in the theater, and in the seclusion of a room. It includes the things that are said, as well as thoughts, in the many situations that one encounters. Personality is reflected through a person's behavior and responses of other people to that behavior. Although one's personality is shown in many different ways, it is most commonly judged or evaluated by others by voice and speech, appearance, behavior, emotional control, and manners.

A good method of developing a desirable personality is to observe people with which one comes in contact. Determine and adopt the admirable traits, while discarding the undesirable. No one has a perfect personality, but everyone has some desirable characteristics. High school students might observe their classmates, neighbors, and friends. Some may be drab and uninteresting, while others are joyful, vivacious, and friendly.

After observing friends, the student might make a mental note of their differences. No doubt that students have noticed that boys and girls enjoy being with some of their friends but shun others. What are the reasons for this? One does not want to imitate someone else, but desirable personality traits may be used by all. Students should examine themselves in relation to what they want to be and try to develop the traits admired in others.

PERSONALITY TRAITS

It is difficult for the average person to objectively evaluate his/her personality. However, by breaking one's personality into component parts and applying these parts, one may be able to evaluate himself/herself.

The type of life led, interests, and ambitions determine to a great degree a person's personality. To determine if the above statement is true, the students might consider these three factors in their self evaluations.

Habits are outgrowths of activities repeated often enough so that they are performed with little or no thought being given by the individual. Habits, good or bad, become fixed, and then the personality begins to form. Students should observe each of their habitual activities and determine the value of each. Then ask the question: Is the habit worth the effort, or does it contribute enough toward a desirable personality to continue the practice? Conduct is the result of habits usually learned early in life.

You and Your Personality
(Information Sheet continued)

Below is a list of desirable and undesirable traits. The desirable traits should be used in developing a personality.

Desirable Traits	Undesirable Traits
cooperative	stubborn
enthusiastic	selfish
adaptable	snobbish
friendly	sullen
refined, modest	crude, blunt
sincere, honest	self-satisfied
tactful	narrow-minded
vigorous, alert, industrious	lazy, slovenly
sympathetic	showy
open-minded, willing to learn	critical, unfair
punctual	too bashful, withdrawn
neat, clean	indiscreet, unwise
creative	careless, lax
good judgment	disrespectful toward superiors
self-confident	domineering, overagressive
generous, unselfish	cowardly
courteous	impatient
dependable	

PERSONALITY INVENTORY

The questions in the personality inventory should be answered either "yes" or "no." The correct answers to the questions are given following the inventory.

Personality Inventory

_____1. Is there a tendency to argue when someone presents a point of view with which you disagree?
_____2. Are you completely trustworthy when handling someone else's money?
_____3. Do you begrudge the other person when he/she receives a promotion or receives something you do not have?
_____4. Do you usually want to share responsibilities with someone?
_____5. Are you easily discouraged?
_____6. Do friends have to request assistance before it is given?
_____7. Do you fail sometimes to express appreciation for favors?
_____8. Do you enjoy telling people that you dislike what you think of them?
_____9. Do you usually feel tired and dull?
____10. Do you enjoy talking about yourself or things you have done?
____11. Are you jealous when someone other than a friend is the center of attraction?

You and Your Personality
(Personality Inventory continued)

____12. Have you ever copied from someone else's school work?
____13. Do you have difficulty in devoting extra time and effort to your work when it is necessary to forego pleasure?
____14. Are you sometimes lax or fail to complete an assignment in school or when serving on a committee?
____15. Do you lose enthusiasm and ambition in the afternoons?
____16. Do you deliberately avoid assisting new people in their school work, in giving directions at school, and in meeting other people?
____17. Do you often go to great lengths to express gratitude?
____18. Would you rather quit a job than be criticized by an employer?
____19. Are you always cheerful when trying to "cheer up" a depressed friend?
____20. Are you inclined to tell a bigger story than the other person?
____21. Do you ever cross the street to avoid meeting people that are disliked?
____22. Do friends seldom trust you with their belongings?
____23. If you worked in a store and another employee, whom you knew rather well, wanted to exchange the lunch hour for a few days, would you object?
____24. Do you fail to seek advice from others in most of the things in which you are asked to do?
____25. Are you anxious for quitting time to arrive, or fail to start immediately a project known to take a long time?
____26. Do you avoid the responsibility of offering service and time for such organizations as the Red Cross, Community Chest, etc.?
____27. If a customer called attention to an error made in favor of the store, would you express appreciation to him/her?
____28. When friends and the people you meet are sad or unhappy, does this tend to make you unhappy?
____29. If you were working in a store, could you conceal your emotions if a customer asked to see 20 items and did not purchase any of them?
____30. Do you tend to exaggerate your abilities when talking to friends?
____31. Do you turn the radio or television off because of the program, even though others may be listening or watching?
____32. Do you often misrepresent the facts to friends or parents in order to be able to do something?
____33. Do you habitually eat in the presence of others without sharing with them?
____34. When buying clothing, do you ask other people's advice?
____35. Do you have difficulty performing a tiresome task for a long time without someone encouraging you?
____36. Do your parents and employer have to tell you everything they want done?
____37. Are you slow to show appreciation for courtesies because of a feeling of lack of obligation?
____38. Is it hard for you to refrain from whistling, stomping feet, or loudly applauding when asked to stop in assemblies, shows, or other public places?
____39. Do you have difficulty accepting valid criticism?

You and Your Personality
(Personality Inventory continued)

____40. Do you hesitate to offer services for something because you feel you might not perform the job correctly?
____41. Is it difficult to accept advice from a younger person?
____42. If you were selling feed that contained 60% wheat, and the customer asked if the feed was wheat, would you be telling the truth by answering yes?
____43. Do you share prized possessions or lend them to others?
____44. Do you have difficulty making hurried decisions without outside help?
____45. Do you delay doing things today that can be put off until tomorrow?
____46. Are you willing to give up your spending money for a worthy cause?
____47. Do you pass out compliments in the hope of receiving one?
____48. Is your undivided attention given to the teacher or preacher when attending church?
____49. Does the weather usually affect your disposition?
____50. Have you ever "invited yourself" to visit or go along with a group when an invitation was not forthcoming?

Yes is the correct answer to questions 17, 19, 27, 28, 29, 34, 40, 43, 46, and 48, while the correct answer to the other questions is no.

PERSONALITY AND JOB OPPORTUNITIES

Most employers consider personality the greatest single factor in the success or failure of an employee. A study of the application form of any business firm will show the importance management attaches to the kind of information that will indicate some of the personality traits of the applicant. The importance attached to personal characteristics in no way minimizes skill and training for a job. These essential qualifications are taken for granted. But if two individuals with equal skill and training seek the same job, the one with the better personal traits will very likely be hired.

Personality is as important in keeping a job as in getting one. Several studies, which have been conducted on personal qualities and job success, reveal that only 10-15% of workers who lost their jobs did so because of technical incompetence, while 85-90% were discharged because of ineffective personal traits.

The developing of good behavior patterns requires sincerity and conscientious effort. Each individual is responsible for important changes in his/her behavior. Shortcomings in relationships and personality faults can be overcome.

TOPIC: PERSONAL APPEARANCE

ACTIVITIES:

1. Read the information sheet and be prepared for a class discussion of the questions.
2. Complete the form, "Self Analysis of Physical Characteristics."

QUESTIONS:

1. What is meant by personal appearance?

2. Why is personal appearance important?

3. List factors that are important in improving appearance.

4. Describe self-control.

Information Sheet
on
PERSONAL APPEARANCE

The importance of an individual's personal appearance cannot be overemphasized. When being introduced to a new acquaintance, the impression projected (favorable or unfavorable) is greatly influenced by personal appearance. It has been said that the first ten seconds that one is observed by another person and the first ten words spoken to this person have a greater influence than the entire remainder of the association. This, of course, is not entirely true. However, in business, if a favorable impression is not made at the time of introduction, there may not be an opportunity for later transactions.

A pleasing personal appearance does not mean that the man has to be handsome or the woman beautiful. Nor does it mean that a person has to be large or small, thin or fat to make a good appearance. The important thing is to make the best use of physical appearance.

A pleasing personal appearance is particularly important when applying for employment, as personnel officers and business executives are experienced observers. It is also an asset to people in leadership positions, salespersons, and others whose employment involves personal contacts and human relationships.

Personal appearance includes facial expression, posture, poise or self-control, and grooming. Listed below are factors to consider in improving personal appearance:

1. Grooming and neatness. Under grooming, all parts of the body should be kept clean, and the hair should be combed. The clothes should be clean and wrinkle free. Shoes should be shined.

2. Posture. This includes standing, walking, and sitting. Head is held up, and shoulders are held straight and slightly backward. One should walk, stand, and sit erect. Good posture is also desirable from the standpoint of good health. An erect posture raises the diaphragm which provides more space for vital organs to function, thus stimulating circulation.

3. Clothing. Good taste should be used in selecting and purchasing clothing. They should fit and be kept clean and pressed. Clothing should be worn to fit the occasion.

Self-control and the ability to control emotions and actions on first impulses are of utmost importance in business situations. Self-control is said to promote poise, and poise is said to be the act of raising the eyebrows instead of the roof. Self-control is the physical side of tact. The person who consistently practices and has self-control will always be in a better position to make a favorable impression in business situations.

Personal Appearance
(Information Sheet continued)

SELF ANALYSIS OF PHYSICAL CHARACTERISTICS

Frequently other people are offended unknowingly. The list below was compiled after asking numerous people to respond to the question, "What physical traits keep people from presenting a good appearance and, hence, hurt their personalities?" Students are requested to complete the chart below by placing a check mark before each characteristic that applies to them.

Self Analysis of Physical Characteristics

____ Dirty fingernails	____ Broken shoestring	____ Too few bathes
____ Dirty hands	____ Clothes fitting poorly	____ Awkward posture
____ Beard	____ Dirty collar and cuffs	____ Greasy skin
____ Yellow or unclean teeth	____ Visible blackheads	____ Buttons missing
____ Ragged fingernails	____ Pimples on face	____ Dirty handkerchief
____ Soiled underclothes	____ Dirty neck	____ Run-over heels
____ Unshined shoes	____ Dirty ears	____ Greasy hair
____ Body odor	____ Dirty shirt	____ Dirty scalp
____ Inappropriate clothes	____ Baggy trousers	____ Dandruff
____ Stoop shoulders	____ Dirty, dusty shoes	____ Hair too long
____ Hair not combed	____ Halitosis	

Number of checks_____.

Five checks or less - Neater and better groomed than the average high school student.
Five to ten checks - Improvement is needed.
Ten to fifteen checks - Drastic action is needed. Each of the above is a defect in personal appearance in the eyes of other people. Each defect can be eliminated.

TOPIC: GOOD GROOMING

ACTIVITIES:

1. Read information sheet and answer questions.
2. Complete good grooming check list.

QUESTIONS:

1. Why is it important to be well-groomed?

2. Does good grooming help in getting and holding a job?

3. What is good grooming?

4. Do you feel that being well-groomed prevents you from getting dates?

5. What part does good health play in good grooming?

6. Why is attitude considered a part of good grooming?

Information Sheet
on
GOOD GROOMING

Good grooming refers to cleanliness of body and cleanliness and neatness of clothes. Grooming is important because it improves appearance and is directly related to good health. Several essentials of good grooming are discussed below:

Bathing - The well-groomed person is clean most of the time and takes one or two, if necessary, baths or showers a day. In addition, those who perspire heavily or whose diet produces a strong perspiration odor should use a strong deodorant. The use of a deodorant, however, does not replace a thorough, daily bath.

Hands - Although some men and boys feel that hand care is not important, they are often the first physical attributes observed. Manual work is honorable, but the hands do not have to depict the type of work performed. Remember that hands are used for holding as well as greasing the car and catching a football. Fingernails should be kept clean; and if the hands are rough, a handcream should be used.

Feet - Seldom are men's feet seen, but they are important to good health. The feet should be thoroughly washed daily and dried to prevent fungus infections such as athlete's foot. Although most women have manicures, pedicures are often overlooked. Pedicures are a part of good grooming for women.

Hair - In addition to having hair follicles and oil glands, the scalp has a large number of sweat glands. Waste products of the body are often thrown off from the scalp, as well as from other areas of the skin. The frequency of shampoos is determined to some extent by the kind of work performed, but everyone should shampoo their hair at least once weekly.

Teeth - Cleanliness of teeth is just as important for good health as is that of the other parts of the body. Teeth should be brushed and gums massaged at least twice daily. Many of the foods eaten by people cause bad breath (halitosis), which is just as offensive as body odor. Some people should use a mouthwash as well as brushing their teeth.

Students should be made aware that a good attitude, as well as good grooming, is necessary for making a good impression. A good attitude includes a genuine smile and a good frame of mind. Along with the above, the body should be carried straight and erect. Slumped shoulders and hands in pockets produce an unfavorable impression.

No doubt students have heard that the package used to market a product greatly affects sales. This is also true when a person is trying to sell himself/herself. A well-groomed individual (package) is easier sold to friends and business associates. This apparently is in conflict with the thinking of some high school students.

Good Grooming
(Information Sheet continued)

A healthy appearance is an important part of the well-groomed package. Sallow skin, bloodshot eyes and lifeless hair are handicaps and do not make for an appealing package. Also, they are unnecessary and are not evident in a healthy person. A good diet will provide the energy needed for work and play, a trouble-free skin, and a healthy appearance.

Exercise and sleep are two other factors that contribute to a healthy appearance. Most high school students get enough exercise, but those few who do not should. Eight hours of sleep in each 24-hour period is a minimum for most people and is required to stay alert and healthy.

Another aspect of projecting a pleasing appearance is the face. The best face possible should be "put forward." For men this means shaving once daily or more often if necessary. Some young men do not shave daily because their beards are not heavy; however, straggling whiskers are just as unattractive as a heavy, unshaven beard. Women should remove superfluous hairs from their faces.

High school students should dress pretty much like other students in school. The reason for this is that they feel much better and are not subjected to ridicule when dressed according to customs of the school and community. Clothes worn on the job should be the same as the other employees performing the same task. When choosing clothes for an occasion, however, one should select those that will provide the best appearance for that particular occasion.

Good grooming is really not difficult once a person develops the habits and gets them established in his/her everyday life. Students will be surprised at the changes good grooming will make. A comfortable, well-groomed person has confidence and stands a "little taller."

GOOD GROOMING CHECK LIST

1. Teeth are brushed at least twice daily. _____
2. Hair is neatly trimmed. _____
3. Men are clean shaven; women have removed superfluous hairs. _____
4. Skin is healthy-looking. _____
5. Offensive breath is prevented. _____
6. Hands are clean and smooth. _____
7. Dress is suitable for chosen career. _____
8. Hair is washed regularly. _____
9. A bath or shower is taken daily. _____
10. An underarm deodorant is used daily. _____
11. Clothes are hung carefully after wearing. _____
12. Clothes are free of perspiration odors. _____
13. Shoes are polished and in good repair. _____
14. The wearing of poor color combinations is avoided. _____
15. The wearing of fashion extremes is avoided. _____

TOPIC: DEVELOPING GOOD MANNERS

ACTIVITIES:

1. Read information sheet and be prepared to discuss questions.
2. Answer the questions in the "Business Manners Analysis," form in the information sheet and determine areas in which improvement is needed.

QUESTIONS:

1. Define manners.

2. Define etiquette.

3. Why are manners important?

4. What are the advantages of using good table manners at home?

5. For what reasons are customs usually changed?

6. What is the purpose of good table manners?

7. If the invitation to an open house stated a time of six to eight o'clock, when should guests arrive and how long should they stay?

8. At what time should guests arrive for a card party or luncheon?

9. Should a guest accept refreshments, if he/she does not plan to eat or drink them?

10. In addition to the host, the success of a party is dependent upon whom?

11. With what groups will a well-mannered guest visit during a party?

12. What are the responsibilities of a guest before leaving a party?

Developing Good Manners
(Question Sheet continued)

13. Under what conditions does the man walk in front of the lady to a dining table?

14. What are the two types of menus and explain each?

15. What silverware is used first?

16. At formal dinners, how are beverages and food served?

17. When is it permissible to reach for food?

18. Explain how a long stem glass is held.

Information Sheet
on
DEVELOPING GOOD MANNERS

Manners are rules of social conduct and include behavior, courtesy, and politeness. To be accepted and liked, a person must conform to certain customs. Manners are important because they reveal a lot about a person. They are the marks of a gentleman or a lady and reflect training at home. For these reasons, they should be practiced in everyday living. Etiquette and manners are normally thought of as synonymous terms, but they are different in some respects. Etiquette is a prescribed set of customs which are observed in social and official life. Both manners and etiquette are modified and changed with time.

In the late 19th century, a lady would not go out alone after dark, nor would she correspond with a man unless he was a member of the family. A male caller was sent home by 10:00 p.m. and was never addressed by his first name. Our present-day system of communications and the many changes in technology and society have caused changes in our way of life.

Generally customs change gradually over a long period of time. The reason why most customs change is that they are no longer useful. Common sense sometimes causes a change if a particular custom is a handicap to comfortable living. Today's customs will no doubt seem foolish to the people living in the 21st century.

Using good manners will help one advance both socially and professionally. It might be said that manners are a good horse to ride, as they will take a person where money will not.

There are a number of ways in which one may show good manners. Some are as follows:

1. Always be considerate of others - all persons should be given consideration regardless of their station in life.
2. Other's rights should be considered before considering own rights.
3. An expression of appreciation should be made and shown for favors received.
4. Show respect for everyone, regardless of their station in life.
5. Send expressions of thought on special occasions such as birthdays, other happy occasions, and sorrowful occasions.
6. Congratulate friends and acquaintances on their accomplishments, achievements, and promotions.
7. Help less fortunate people.
8. Perform special favors for others.
9. Learn, remember, and use names of people met.
10. Learn and use rules of etiquette.
11. Be courteous, kind, and polite in dealings, whether they be social or business.
12. Show appreciation to parents, friends, and associates for the opportunity of living, working, and associating with them.

Developing Good Manners
(Information Sheet continued)

Listed below are good manners and etiquette that are used on special occasions:

TABLE MANNERS

The purpose of good table manners is to prevent annoyances and distastefulness. Poor table manners can be a deterrent to social and business progress and should be constantly guarded against. Since most eating habits are developed at home, it is important that good manners be used in the home.

Since food is served at several different kinds of functions, etiquette is discussed for several different functions.

OPEN HOUSE AND COCKTAIL PARTIES

The invitation to an open house or cocktail party states the time, such as six to eight o'clock. This means that guests should arrive during the specified time. Guests usually should not stay for more than an hour. If the occasion is a luncheon, card party, or dinner party, or a function which is dependent upon a specified number of people, the guests should arrive about 10 minutes early. Arriving late would indicate a lack of good manners.

When refreshments are offered, a well-mannered guest will accept them, even if he/she does not eat or drink them. A truly well-mannered person will mingle with all of the guests, as well as the host.

Food, such as cake, served without flatware may be eaten with the fingers. Hot and cold items should not be placed directly on furniture. If coasters are not made available, they are held with one hand, or if they must be set down, they are placed on several layers of napkins. If the glass in which ice tea is served contains a spoon, after stirring the spoon is placed on the coaster.

When leaving a party, a guest has certain responsibilities. Unless one has to leave early, it is not necessary to bid other guests goodby. Appreciation should always be expressed to the hostess for the invitation, and the hostess should be complimented on the thing enjoyed most--food, music, games, etc. The compliment should be expressed with sincerity.

FORMAL DINNERS

Upon entering the establishment (restaurant, country club, etc.) for a formal dinner, males check their hats and coats. Females may or may not check theirs. The man, however, should ask the lady if she would like her coat checked.

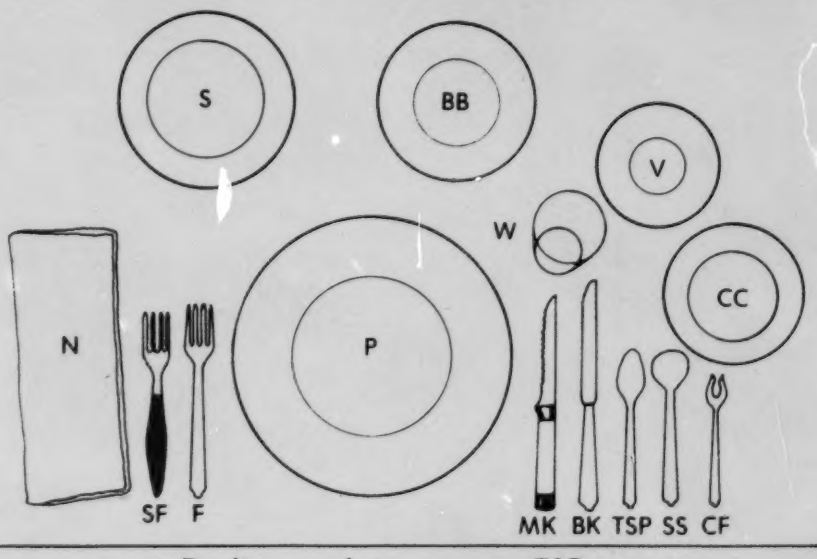
Developing Good Manners
(Information Sheet continued)

Upon entering the dining room, the headwaiter, captain, or maitre d' will ask the couple or party if they have reservations, or how many in the party. If the party is shown to a table, the women follow the headwaiter. If it is necessary for a man to find a table, the females follow the male. At a very large, formal dinner, the guests usually go to the tables in pairs. Escorting arrangements usually separate the husband and wife. When approaching the table, the man pulls the chair from the table and helps the lady get seated. The man also should open doors, light cigarettes, order food, and help the lady take off and put on coat.

TABLE SETTING

There are two types of menus, A la Carte (each item priced separately) and table d' hote, table of the host (prices usually includes entire dinner). A choice of appetizer, soup, salad, entree, beverage, and dessert is normally given with the table d' hote. Entrees are ordered first and then the other items. Dessert and beverage are ordered last and after other food has been placed on table.

TABLE SETTING



KEY:	P: dinner plate	TSP: teaspoon
N: napkin	W: water glass	SS: soup spoon
SF: salad fork	MK: meat knife	CF: cocktail fork
F: fork	BK: bread knife	CC: coffee cup
S: salad plate	V: vegetable plate	B&B: bread and butter plate

Developing Good Manners
(Information Sheet continued)

The type of food served and formality of the dinner will determine the place setting. The silverware used first is always placed on the outside, while the napkin is always placed on the left of the dinner plate. The dinner napkin is half opened and placed in lap, while luncheon napkins are fully opened.

Beverages are served from the right, and food is served from the left. Eating should not commence until everyone is served. If there is a hostess, guests should stand until the hostess is being seated. Also the napkin is not touched until the hostess gets hers, and guests do not start eating until the hostess does.

Food should be eaten with the proper piece of flatware. The following rules should be helpful in selecting the proper piece.

1. Use flatware farthest from plate first.
2. Watch those eating nearby.
3. A fork is usually preferable to a spoon.
4. If a person still cannot determine the flatware to use, he/she should ask.

EATING DIFFERENT FOODS

Dry foods such as green onion, radishes, celery, cheese, crackers, corn-on-the-cob, bread, cookies, carrots, and others are finger foods when served without a serving piece.

When eating or drinking soup (soup may be drunk if it is clear and has very small solid pieces) crackers are eaten with the fingers. A spoon is used to remove the small solid pieces in the bottom of a soup bowl, or all of the soup may be eaten with a spoon.

Hot bread and hot rolls may all be buttered, while only a bite-size piece is buttered if the bread is cold.

Salad is served to the left and above the dinner plate. The salad plate is left where it was set when eating the salad. If lettuce is included in the salad, it may be necessary to cut it with a knife.

Unmasticable objects are removed from the mouth with the fingers. However, this should be done as inconspicuously as possible.

Salt, butter, and sauces and other food items in which food is dipped are placed on the side of the dinner plate. Food dropped on the table cloth is picked up and placed on the side of the dinner plate. Food particles should not intentionally be placed on the table cloth.

EATING MANNERS

When eating, only as much food as can be eaten and swallowed should be put in the mouth. Food is chewed with the mouth closed, and one should speak only when the mouth is empty.

It is permissible to reach for food when it is as close as it is to the next person. However, one should never reach across someone for food. Ask the person sitting alongside to pass the food. When someone asks for food to be passed, the person passing the food should not help himself/herself before passing. If for some reason a person has to leave the table, he/she should say, "Excuse me, please."

When seated at the table, the back should be kept fairly erect. It is permissible to place one elbow on the table, except when eating.

If one coughs an ordinary cough while at the dinner table, the mouth is covered with hands or napkin. If there are several loud coughs, caused by food in the windpipe, the person should take a drink of water and leave the table. This is done as quietly as possible and without asking to be excused.

If food is served and a person does not know how it should be eaten, he/she should watch the hostess, watch others, or ask.

Generally, at a formal dinner, all plates and silverware are removed before the dessert is served. Dessert silverware, a fork or spoon or both, is set, then the dessert is served. After the dessert is eaten, the silverware used is placed on the dessert plate. The same is true for salad, soup, and dinner silverware.

After finishing the meal, unused silverware remains as it was set; and the napkin, crumpled, is placed to the left side of the dessert plate.

HOLDING GLASSES

The size of a glass determines how it is held. A large stem glass is held with the thumb and first two fingers near the base of the bowl. Small stem glasses are held by the stem. Tumblers are held by their bases, while snifters are held in the palms of both hands. A drink should not be taken while food is in the mouth; however, it is permissible to drink water if after taking a bite of food it is too hot to swallow.

Developing Good Manners
(Information Sheet continued)

BUSINESS MANNERS

Good business manners must also be practiced by employees who desire to be promoted. The following will assist in analyzing one's business manners and will reveal areas where improvement is needed. A "T" is marked before the true statements and an "F" is used for false statements.

Business Manners Analysis

_____1. One should not criticize a person in the presence of others.

_____2. One should respect the feelings of others.

_____3. One should tell others of another person's mistakes.

_____4. One should become skilled in being sarcastic.

_____5. One should often make "wisecracks" to impress the boss.

_____6. One should never be friendly to strangers.

_____7. One should make strangers feel at home.

_____8. One should develop the habit of saying "Thanks," "Pardon me," "Excuse me," "Yes, Sir," "I'm sorry, ma'am," and similar expressions as appropriate.

_____9. One should avoid embarrassing other persons.

_____10. One should often impress others with one's intelligence and skill.

_____11. One should be a good listener.

_____12. One should be calm in times of stress when things go wrong.

_____13. One should never admit to an honest mistake.

_____14. One should develop skill in arguing.

_____15. One should be critical of the boss in the presence of customers.

_____16. One should often "straighten out" the boss to keep him well informed.

Developing Good Manners
(Information Sheet continued)

17. One should control his impatience.

18. One should treat the boss and older employees equally.

19. One should "hear a person through" before making suggestions.

20. One should open doors for a member of the female sex.

21. One should remain standing when introduced to the boss who is seated, and only be seated when invited.

22. One should develop a loud voice to attract customers.

23. Customers like to be shown that they are wrong.

24. One should recognize and compliment good work of others.

25. Good business manners can become a part of anyone who tries to develop them.

TOPIC: IMPROVING CONVERSATIONAL AND SPEAKING ABILITIES

ACTIVITIES:

1. Prepare a brief, timely speech on some item of interest and present to class.
2. Be prepared to offer constructive suggestions to other class members on ways in which they can improve their speaking abilities.
3. Answer questions.

QUESTIONS:

1. Why is it important that a person be able to carry on a good conversation?

2. What are the two general types of conversations? Briefly discuss each.

3. What are the benefits of a social conversation?

4. A wise business person will consider three factors before entering a conversation. List them.

5. What are the major requirements of a good conversationalist?

6. At what time is it wise to discuss controversial topics?

7. What is a skillful way of changing the subject during a conversation?

8. How should a topic of conversation be changed?

9. In what way may mannerisms affect conversation?

10. How can a good listener affect a speaker?

11. List physical factors contained in a speaker's voice.

12. How does tone of voice affect a speech?

Improving Conversational and Speaking Abilities
(Question Sheet continued)

13. Why is the rate of speech important?

14. What is the basic purpose of a specific conversation?

15. What cues can the speaker normally receive from the audience?

16. List steps in preparing a speech.

17. List ways in which rapport may be established with an audience.

Information Sheet
on
IMPROVING CONVERSATIONAL AND SPEAKING ABILITIES

The importance of being able to carry on an intelligent conversation is emphasized by the fact that 99 percent of today's communications are carried on through the spoken word. Good conversation involves at least two people and might be compared to a tennis game. If the conversational ball is not returned, or if an effort is not made to return it, there is no conversation. The person failing to return the ball is out of the game.

Conversation is an exchange of ideas, giving and taking, which is used for the purpose of providing information, entertainment, and persuasion. The purpose of a specific conversation will depend upon the circumstances. A business conversation dealing with selling, supervision, etc. has quite a different tone from the average social conversation. The two types, however, cannot be separated because they are of equal importance; and many business transactions are conducted at social functions.

There are some benefits derived from participating in a good social conversation. Some are the (1) making of business friends, (2) improving of the personality, (3) learning about human nature, (4) getting of new ideals, (5) improving of ability in leading conversation, and (6) developing of tact in carrying on a conversation.

Considerable thought is given by the wise business person before engaging in a conversation. Such factors as idea to be conveyed, tact used to convey thoughts, and length of conversation are considered. Business conversation often becomes a test of one's skill and requires an alert mind and decisive action.

The chief purpose of social conversation is entertainment or pleasant pastime. The requirements of a good conversationalist are to have something of interest to say and say it well. Social conversation should be informative and interesting and move toward a climax.

A good conversationalist is sensitive to the listener and is able to adapt to the listener's interest. It has been said that to be an impressive conversationalist, a person must realize that the "con" means with, not to. Stated in another way, a good conversationalist does not monopolize the conversation. He/she listens as well as talks. The prime requirements for being a good conversationalist are to be well-read and well-informed. Topics of discussion often develop from the predominant interest of the present moment.

It is a good idea when a person is aware that a group of people are going to be together to plan the topics for conversation. This does not have to be a written plan, but it should be given careful consideration and organized well mentally. Failing to plan the conversation would be similar to planning a dinner party without considering the menu.

Improving Conversational and Speaking Abilities
(Information Sheet continued)

Usually, it is wise to avoid discussing controversial topics until there is evidence that such subjects can be discussed without the people involved becoming argumentative. Also, one should be alert to changing the subject when discussion lags. A skillful way that may be used to change the subject is to ask a question which is in some way directly or indirectly related to the topic being discussed. When the topic of conversation is changed, it should be done tactfully and in such a manner that the person who introduced the original topic does not realize it has been changed.

Behavior patterns of speech or body movement, commonly referred to as mannerisms, can improve or weaken the effectiveness of a conversation. Nervous twitches or other undesirable behavior patterns can cause the listener to become more concerned with the mannerism than the point being presented. All motions should not be eliminated from one's behavior pattern, but only those that tend to increase liveliness and provide animation are important to an effective conversation.

Also important to a good conversation is a good listener, for without attentive listeners, one cannot ask or answer questions intelligently. A good listener will often inspire the speaker and will cause others to be attentive. A good listener has an alert mind, watches the speaker, and considers his/her responses.

Up to this point, the discussion has dealt with conversation among a small number of people. Since many of the factors in conversing with small groups and public speaking are similar, the following discussion on public speaking has been included.

A number of physical factors are contained in the speaking voice. These are tone, pitch, volume, rate of speech, inflection, and emphasis. A discussion of each is given.

Tone refers to the modulation of the voice when expressing an idea. A tone in music is when the instrument is tuned to key. No two people have the same tone, and there are about four octaves difference between the voices of males and females. The tone of the voice greatly affects the importance a listener attaches to what is said. In fact, the tone of voice can cause the listener to place very little importance on an important statement. The mental and emotional attitudes of the speaker are projected to the listener by the tone of voice. Good posture is important to the tone of voice because voice tone and control depend upon a constant air flow through the lungs. The tone of voice should be varied during the talk.

Pitch is the height or depth of the tone. Most people speak with a medium or low pitch; however, there are differences in pitch of the voices of boys, men, girls, and women. Pitch should be maintained at a pleasant level.

Improving Conversational and Speaking Abilities
(Information Sheet continued)

Volume refers to the intensity and loudness of the voice. The volume is regulated by the amount of air passing through the speech organs and mouth. A loud shout at a sporting event is an example of volume. Varying the volume will help the speaker in placing emphasis on a word or words.

The rate of speech is a combination of timing, phrasing, and rhythm. Punctuation marks in a speech are designated by pauses. Pauses are used in phrasing a speech to produce a pleasant rhythmic pattern. The degree to which a speech is enjoyed is determined to a great extent by the rate of speech. Speaking too slowly annoys the listeners, while speaking too fast decreases comprehension. If possible, the speaker should adjust the speech to the listeners' tempo.

Other factors influencing the effectiveness of a speech are pronunciation, enunciation, diction, and vocabulary.

Most everyone can improve their speaking ability. Principles of public speaking are given below:

1. The able speaker is an able person. Communication involves both reasoning and feelings. The able speaker both thinks and cares. The attitude is one of friendly good will, a desire to help, inform, or inspire. If a speaker is apologetic, immature, or self-deprecating and if he/she does not believe in himself/herself and the message, the listeners will lack confidence in what is said.

2. The able speaker thinks rationally and creatively. Reason and imagination are used, and listeners view the able speaker as having good judgment, good sense, competence to speak on the subject, and a healthy perspective of himself/herself.

   The first task in developing into a good speaker is to become worthy of being listened to. This means preparing good materials, listening to good speakers, and working on delivery.

3. The able speaker's immediate purpose is to communicate ideas and feelings to the listeners. Communication is the transfer of meaning. The speaker is aware of the audience's response, and is able to read the many clues given by the audience.

4. The able speaker's basic purpose is to relate to the listeners in order to achieve some goal. Communication is a means and not an end in itself. The speaker communicates to the listener to get something done. It may be to share information, solve mutual problems, relax tensions, or inspire improved performance. The purpose of a speech should be considered before it is given.

Improving Conversational and Speaking Abilities
(Information Sheet continued)

5. The able speaker makes an accurate analysis of the speech situation and adapts the speech to it. No two speech situations are ever identical, and the able speaker makes a quick analysis of the situation. He/she begins by analyzing himself/herself by asking the questions: Am I prepared? Am I enthusiastic about the subject? What will the audience's reaction be to the subject? How will factors such as time, length of program, and meeting room influence the situation; and does the audience have an interest in the subject or will an interest have to be created?

6. The able speaker achieves an effective speech style through the integration of language, vocal expression, and bodily action. Every speaker has a distinctive style which reveals more about the speaker than he/she usually realizes. An insecure speaker uses impersonal language and speaks in a monotone. Because of the fear of the audience, the style becomes a shell in which he/she withdraws from the audience. Most of the time when an audience disagrees with the speaker, it is not because of unreasonable statements but because of an irritating voice or manner. The speaker must adapt his/her style to the audience.

7. The able speaker is a good listener. Listening is hard work and requires an active effort to see the subject from the speaker's frame of reference. Listening is an attempt to understand the speaker's feeling and share his/her experiences. Oftentimes, one is not listening, but is preparing objections and counterarguments. In fact, many conversations are not conversations at all; it is two people carrying on a frequently - interrupted monologue. Each participant merely pauses and pretends to listen while waiting to continue the chance of talking about a favorite subject.

   The able speaker observes the audience as the speech is given. Facial expressions and body movements are watched for cues. These will indicate interest and attention. The able speaker can discriminate between the frown that indicates "You're making me think hard" and the frown that indicates "You're all wrong."

ANALYZING THE SPEECH SITUATION

In order to persuade an audience, the speaker must understand how it feels, what is wanted, and what is needed. A speech must begin with the listeners; otherwise, it is a waste of time. The greatest artists of persuasion are those who understand people because they genuinely like them. No technique can substitute for a sincere concern and respect for other people.

The effective speaker is objective, thinks in terms of the audience, and tries to understand the audience's point of view, biases, prejudices, tendencies, needs, values, habitual modes of thinking, range of information, social background, and environment.

Improving Conversational and Speaking Abilities
(Information Sheet continued)

In fact, everything that may have an affect on the attitude of the audience is considered.

Since people in groups do not think and act the way they do as individuals, a group is said to have a personality. People in a group interact; they combine similarly to chemicals to produce a different substance. The speaker needs to be able to sense the personality and temperament of the group being spoken to.

A good speaker must be flexible and able to adapt to the situation. In spite of efforts to be prepared, a speaker may find that the audience's attitude is not what was expected. The speech may have to be cut in half. A person called on to say a few words may have spent 30 minutes saying them.

The effective speaker will adapt, watches the faces in the audience, feels the psychological currents, and notices attentiveness. Words, quotations, and illustrations used are within the range of the audience's experience and interest.

STEPS IN PREPARING A SPEECH

It is assumed that most speeches will be of a business nature and are dictated by need. The problem generally will be to analyze the subject and make it interesting. The importance of the situation should not be underestimated. A misrepresentation of meaning during the most informal talk can cause serious management problems. The following steps may be used in preparing a speech:

1. Determine goals. The precise end results must be formulated in advance of the speech. The goals should be written in complete sentences. This will help in selecting materials and organizing ideas.

2. Determine main ideas to be expressed. The sentences will be a generalization or summary of talk. For example, a speech to a group of young people about a career in business might be a goal stated: "I want to clear up some misconceptions about business and make audience feel that it can be an exciting and challenging life." The thesis sentence then would be, "For real excitement and challenge, choose a career in business management."

3. The main points are noted in writing. The thesis sentence causes the audience to ask the question, "Why"? Two or three points should be made to support and amplify the theme statement. The tendency is to have too many supporting statements. By the time the speaker has reached the seventh or eighth point, the audience has been lost.

4. The body of the speech is now ready to be prepared. Each supporting point should be explained or illustrated. Examples and illustrations should readily

communicate the speaker's ideas. More materials than can be used in the time limit is selected, but the less effective materials will be eliminated as the speaker practices.

5. Plan the introduction and conclusion. These are not prepared until after the preparation of the body. One should not attempt to write these first. The speaker should try to develop an interesting way to establish rapport with the audience in the introduction and lead into the topic. A reference to listeners' interests, a story about a personal experience, an anecdote that leads directly into the subject, a question or series of questions, or a simple statement of fact can all be good introductions.

   Conclusions are as important as introductions. They round out the main ideas and "drive home" the main theme. A lame, "well, I guess that is about all," betrays inadequate preparation and leaves the audience "hanging in the air."

6. Go through speech orally. This allows one to re-think what is meant and experiment with different ways of wording ideas. Materials that are most "alive" are kept, and the "dead" materials are disposed of. A final draft of materials that will be used is written, and the speech is practiced until the materials are well in mind. The main ideas should be firmly in mind, but the language and expression should be flexible.

ESTABLISHING RAPPORT WITH AUDIENCE

Rapport is the feeling of warmth and harmony between speaker and listener. Before the audience can be persuaded or stimulated, it must have a sympathetic feeling for the speaker. Today's audiences are speech-wise and word-weary. They are seldom hostile but often indifferent. Whatever happens in the speech situation, the speaker will have to make it happen. Although rapport is important throughout the speech, it is most important at the beginning.

The following are ways in which rapport can be established:

1. The speaker walks to the platform or lectern with quiet assurance. This projects the idea that the speaker is confident and puts the audience at ease.

2. The speaker stands quietly before beginning. The nervous speaker tends to begin without a moment's hesitation and talks too rapidly. A pause before beginning provides the audience a chance to get quiet and gives the speaker a chance to collect his wits and adjust to the situation. It also arrests attention and makes the audience feel something important is to be said.

Improving Conversational and Speaking Abilities
(Information Sheet continued)

3. The speaker should look directly at the audience. If the speaker does not look directly at the audience or takes only furtive glances in their direction, he/she appears remote and detached. It may be necessary to glance at notes occasionally, but when beginning to talk, the speaker should look directly at the audience.

4. The speaker should be friendly and pleasant. If the speaker is friendly, the audience tends to respond with equal warmth. The audience reflects the speaker. The speaker who has a genuine interest in people has an advantage. Friendly casualness and spontaneity of the right amounts are disarming and inviting.

5. The introduction should be graciously acknowledged. If the chairperson has been funny at the expense of the speaker, the speaker should laugh and take it as a good sport. If the chairperson has expressed real admiration for the speaker's accomplishments, a joke should not be made at the chairperson's expense. The response to an introduction should not be overdone, nor should it be completely ignored.

6. Pleasure should be expressed for the opportunity to speak. This is done directly, sincerely, and briefly and should be directed to the program committee or whomever invited the speaker.

7. Matters of local interest should be referred to. If there is a particular event or person for which a town is famous, the speaker can establish rapport by mentioning it. If speaking before a civic club or charitable organization, the speaker should mention the accomplishments of the organization which the speaker appreciates. When a speaker tactfully displays an awareness of the audience or community, this is a compliment for the audience or community.

8. Rapport is established by responding to the mood of the audience. The speaker should attempt to pick up the group feeling and capitalize on it. A statement such as, "as I listened to the reports, I have sensed that the organization really wants to do something for the community."

9. Some circumstances that the audience is aware of should be included in a comment. Almost invariably, there is something related to the room, the occasion, the stage, the noise outside--something intrinsically of no consequence--which lends itself to an amusing comment.

There is much, much more that one should consider in being a good conversationalist and speaker. However, the application of the above will greatly assist most students.

TOPIC: MAKING FRIENDS

ACTIVITIES:

1. Read information sheet and acquire an understanding of the importance of making friends and how they are made.
2. Complete "Friendship Checklist" and determine areas in which improvement is needed.
3. Answer questions.

QUESTIONS:

1. What is one of the primary concerns of most high school students?

2. Give a definition of a friend.

3. List the bases for friendship.

4. What are some of the commonalities of a circle of friends?

5. What is a disadvantage of being a member of a closed friendship circle?

6. What are the advantages of being in a number of friendship circles?

7. List the different kinds of friends.

8. How are most friendships made?

Information Sheet
on
MAKING FRIENDS

A primary concern of most high school students is to be popular and well-liked. This is as it should be, for friends are an important part of most people's lives. Friends are useful and needed because they provide encouragement, share in joys and sorrows, exchange ideas and experiences, and serve as "sounding boards" for actions. In order to have friends, one must be a friend.

Friendship has been defined as "one attached to another by esteem, respect, and affection." Although the above definition is true, a great deal more is involved. The bases for friendship are listed and discussed below:

Sincerity - A sincere person is true to himself/herself, represents himself/herself honestly and fairly to others, and does not pretend to be something he/she is not. Statements spoken by a sincere person are his/her opinions and are not changed to represent so called popular thinking. If a sincere person is obligated, the obligation is recognized and met in the allotted time and without having to be reminded.

Loyalty - There is no "middle ground" for loyalty. A person is either loyal or disloyal. It is not something that can be turned on or off. A loyal person is one that is faithful to a cause, ideal, or custom, which includes a friend. Loyalty is displayed by keeping matters spoken in confidence secret, by providing assistance without it being requested, and by defending a friend from verbal attacks.

Trustworthiness - A trustworthy person is worthy of confidence and is dependable. He/she is prompt for appointments, meets obligations on or before they are due, and gives freely of time when needed.

Generosity - A generous person is generally required to sacrifice because it requires the giving freely of time and money. It might be defined as "going the extra mile." A generous person will contribute to a worthy cause in lieu of purchasing a desired item.

Consideration - A considerate person thinks of others before thinking of himself/herself. It includes refraining from making thoughtless statements, being tactless, and respecting of the feelings and moods of others.

Courtesy - Courtesy might be considered a part of consideration. Its meaning is much broader than following etiquette. When practiced, courtesy puts people at ease and gives them pleasure. It could be an expression of appreciation to parents, teachers, and friends.

Making Friends
(Information Sheet continued)

Capacity to Love - This is the ability to feel a genuine affection for someone and provide sympathy and understanding. A person having the capacity to love is pleased when a friend receives a promotion, achieves a goal, or is capable of doing something that he/she cannot do.

Give-and-Take - To have friends, one must be able to give-and-take. Both parties in a friendship must contribute and get something in return.

Normally, in all friendships there are low and high periods, which can usually be attributed to moods or changes in interest. Sometimes a decrease in esteem is due to expecting too much of a friend. One should be aware that not all friendships will last for a lifetime. To maintain a long-lasting, meaningful friendship, both parties will have to exert special efforts.

Friendships are similar to a circle, such as the circles made by the small waves when a pebble is thrown in water. The very small circle or the closest wave to where the pebble was thrown represents the closest friends. The number of friends in this circle is small, but they are more intimate. The next circle is composed of less intimate friends. People in this circle are seen less frequently, but they are greater in number than the smallest circle. The next circle might be described as the acquaintances with whom a person comes in contact. The intimacy is less than in the other two circles, but there is still a larger group of people involved.

A circle of friends is usually made up of people with similar backgrounds. They normally live in the same neighborhood, go to the same church, or the parents have the same occupations. They also are usually of the same financial status, race, or religion.

Some friendship circles are said to be closed. This type is often referred to as a clique. Usually people in a circle of this type are impressed with their importance. This type of friendship circle is a detriment to its members because it offers limited experiences. Also, people need friends in all social levels.

The more circles a person "moves in," the larger the number of friends, the larger the number of experiences, and the greater the satisfaction. A person should never attempt to close a friendship circle. This does not mean that a person should not make a choice of friends, as some people should not be included in a friendship circle. Friendship should be based on one's needs.

There are several different kinds of friends which may be categorized as advisor or counselor, associate, mutual interest friend, idealized friend, long-standing friend, and family friend. Friends of each kind fill a special need.

Making Friends
(Information Sheet continued)

Advisor or counselor friends are usually older persons who have had more experiences. Teacher, minister, family physician, professional counselor, and a faimily friend might be included in this category. The people in this group are consulted when certain actions are contemplated, when planning a career, or when a person has a medical problem.

The friendship of an associate is very important because the success of a person may depend upon this kind of friendship. Some associates will become close friends, while others will remain only acquaintances.

Mutual interest friends are friends having similar interest. They are usually drawn together because of their interest and may be of either sex. Their interest provides topics for conversations, an opportunity to learn, and may cause the friendship to develop into a lasting one.

Most people have come in contact with some person whom they idealize. It may be a person who has been very successful in some endeavor, such as a teacher or athlete.

Long-standing friends are those in which a person has invested a great deal of time over a number of years. It could be a classmate or a person of the same age in church. As one grows older, this kind of friendship becomes of more value.

A family friend is one that was acquired through shared activities of the families. Often the children of families become friends because of the friendship of their parents. It is not uncommon for the adult in one family to serve as an advisor to the child of another family. The child may feel more at ease discussing a topic with the family friend than with parents.

All kinds of friendship require a give-and-take relationship; otherwise, the friendship will not be a lasting one. Also, both parties must make a contribution to the friendship.

The statement that "opposites attract" is true. Just as people choose friends who have similar interests, ideas, and customs, people also choose friends because they have a different color of hair, a quaint way of doing something, are talkative, or are lively. The so-called opposite person usually complements the personality of the friend.

MAKING FRIENDS

Most friendships are made through contacts at school, church, clubs, parties, or other activities. Initially friends were acquaintances; through periodic contacts over a period of time they have become friends. Contacts and friends are made at the same places. An activity is not attended for the primary purpose of making friends, but friendship is one of the advantages of participating.

Making Friends
(Information Sheet continued)

To have more friends, plans must be made. After determining the requirements of a friend, a good place to start is to choose a person who has something in common. It is usually easier to make friends with a person who has a similar hobby, participates in the same activities, or has the same career plans. Morals and principles are other factors to consider. No one should want to become a close friend with someone who has a bad reputation, is immoral, or is dishonest. The person selected should be well-adjusted. This eliminates the person having a personality problem which makes him/her difficult to get along with.

To start a friendship, contacts have to be made. This may be accomplished by joining a group, being introduced by a mutual friend, or by approaching the prospective friend and asking a simple question about a school subject or some other area. After the initial contact, the friendship must be pursued. This is done by finding out how the prospective friend spends his/her time, interest, hobbies, and other activities participated in.

A genuine interest must be shown by the person initiating the friendship. After becoming better acquainted, the prospective friend is asked to attend some function. It could be only an invitation to a dinner at home. Response to friendliness may not be immediate, and time may be required for the friendship to develop. If it does not develop, a person should not be disappointed. An attempt should be made to become friends with others.

After a friend has been made, the friendship must be nurtured. One cannot relax. Although it may seem that considerable effort is required to make friends, good friends are worth the effort.

FRIENDSHIP CHECKLIST

Answer the questions below by placing a check mark under the appropriate answer.

Yes	No		
___	___	1.	Feelings toward friends are ones of affection rather than envy or superiority.
___	___	2.	Friends are defended from verbal attacks.
___	___	3.	Are you pleased by friends' achievements and successes.
___	___	4.	During times of difficulty, sympathy, understanding, and assistance are provided friends.
___	___	5.	Matters told in confidence are kept secret.

Making Friends
(Friendship Checklist continued)

Yes	No		
____	____	6.	My opinions are expressed honestly, and opinions of friends are respected.
____	____	7.	All obligations are met.
____	____	8.	Appreciation is always expressed for favors received.
____	____	9.	Compliments are given when they are due.
____	____	10.	Courtesy is practiced among friends and acquaintances.
____	____	11.	Consideration is given for friends when anticipating action and statements.
____	____	12.	Generosity is always practiced for worthy causes.

TOPIC: USING LEISURE TIME

ACTIVITIES:

1. Select a week and record all the daily activities during the week. From this, determine the amount of leisure time and how it was used.
2. Read information sheet and answer questions.

QUESTIONS:

1. Why is it important that high school students consider their use of leisure time?

2. Why is the constructive use of leisure time important?

3. List factors that influence a person's selection of leisure time activities.

4. What needs do all people have?

5. How would you describe psychological or unconscious needs?

6. How can most of a person's emotional needs be met?

7. How can one receive the most satisfaction from leisure time?

Information Sheet
on
USING LEISURE TIME

Leisure time allows for the expression and fulfillment of desires and serves as an outlet for emotions. The constructive use of leisure time is important to health and well-being.

It is important that high school students consider their use of leisure time because they are establishing patterns of work and play which will guide them throughout their adult lives. Just as students are preparing for future employment through their studies, it is equally as important to prepare for the future use of leisure time. Their interests, goals, use of free time, and understanding of individual needs determine whether they will lead a full life or merely experience an eat-work-sleep existence.

Various definitions have been given for leisure time; however, most people would define it as free time. The definition, however, may depend upon how the leisure time is used. The principal difference between work and play is how one views it.

It is estimated by reliable authorities that about one-third of the time is leisure for the average high school student. This amounts to over 100 days per year and represents a tremendous waste for those who do not spend their time constructively.

A number of factors influence the kind of leisure time activities selected by a person. These factors are discussed below.

Parents greatly influence the choice of leisure time activities, as attitudes and opinions are developed at home. Children involved in leisure time activities with their parents have a much easier time in developing interests, while children of parents who do not engage in leisure time activities will have to exert a greater effort to develop interests.

Early ancestors influence leisure time activities of some people. Frontier life was very difficult at best, and people of this period thought leisure for adults was sinful. Although this is not the present day concept and people recognize the need for leisure time, they have a guilty feeling.

Physical and mental abilities influence leisure time activities. Some people are unable to develop their physical abilities to a point that they can excel in a sport, but they may excel in a mental endeavor.

Still another influence in the selection of leisure time activities is personality. Due to experiences from an early age, people develop likes and dislikes. Emotional needs vary among people, and different outlets are used to express these needs. It is necessary to identify desires and participate in activities that meet the needs.

Using Leisure Time
(Information Sheet continued)

Due to a gradual change in attitudes, which has been brought about by the industrial revolution, increases in production of most all products, and improved technology, most everyone has more leisure time today than did their ancestors. Many jobs do not provide the opportunity to be creative or have rich experiences. Leisure time provides a change from the daily routine, the opportunity for satisfactory experiences, and to be creative.

IMPORTANCE OF RECREATIONAL ACTIVITIES FOR LEISURE TIME

All people have physical, social, practical, mental, and emotional needs, which can often be met by participating in recreational activities. A discussion of these needs is given below.

Physical well-being should be a major consideration in selecting a recreational, leisure time activity. Selection is based on development of physical skills, body coordination, and exercise. Recreational activities are an excellent means of relieving tension and meeting physical requirements.

Social needs can be met by becoming a member of clubs and other organizations. However, to be successful socially, one must develop the ability to get along with people. Social activities provide a means of exchanging ideas and learning experiences.

Practical needs include the gaining of experiences, knowledge, training, and developing skills. A hobby can often meet the practical needs. A good time to select hobbies is while in high school. Hobbies can develop into full-time employment and provide a certain amount of career tryout.

The three needs discussed above might be classified as conscious needs, while mental and emotional needs may be classified as psychological or unconscious needs. They are sometimes called inborn needs. These may be described as a drive, force, or biological instinct created within the individual. This force or drive can usually be satisfied by substituting an activity such as recreation or a hobby.

Another form of force may be classified as aggressive drive. This type is expressed as hate and destruction when uncontrolled. Since many occupations do not allow for this type of drive, recreational activities are a good means of expressing it.

Leisure time also provides a person the opportunity to deviate from a rigorous schedule of duties and responsibilities. Hobbies can be pursued without having to remain on a strict schedule, thus providing for one's psychological needs.

IMPORTANCE OF USING LEISURE TIME CONSTRUCTIVELY

In addition to providing for the needs discussed above, the constructive use of leisure time prevents an awful waste. Time is too precious to waste.

For a person to receive the most satisfaction from leisure time, the time must be well-planned. Planning also will help in determining the amount of time available. Most people are surprised at the amount of time wasted after developing a plan. Well-planned leisure time gives a greater return, greater satisfaction and more enjoyment.

TOPIC: A HIGH SCHOOL EDUCATION

ACTIVITIES:

1. In order to be better informed about the importance of completing a high school education, read the information sheet.
2. Answer questions and discuss in class the educational and training requirements of your chosen occupation.

QUESTIONS:

1. How does the demand for educated and skilled employees today compare with the demand a generation ago?

2. What relationship between unemployment and educational attainments was revealed in the Labor Department survey?

3. Which group had the least opportunity for advancement?

4. How will the shift toward more education and experience affect your future?

5. How can the high school you are attending fulfill the requirements of an educated person?

6. What is the purpose of vocational education courses in the high school curriculum?

Information Sheet
on
A HIGH SCHOOL EDUCATION

The temptation to quit high school before graduation and go to work for what appears to be a good salary is a strong one for many young people; but if there is an advantage, it is only temporary. Adequate preparation for a field with good future pays dividends in the end. Getting a job and being successful in the job greatly depends on education and training.

The importance of education and training and their relationship to job security should not be overlooked. The result of a survey made by the U.S. Department of Labor clearly reveals a relationship between the unemployment rate of 18- and 19-year old men and women and the level of their educational attainments. According to the survey, 22 percent of those unemployed were 18- and 19-year olds having only a fifth to seventh grade education. Fourteen percent of those unemployed attended high school, while only 8.6 percent of those unemployed completed high school. It was also noted that a larger percentage of workers who failed to graduate from high school were employed in the lowest paid occupations, and the occupations offered very little opportunity for advancement.

To keep from being a statistic in the unemployed or lowest pay scale group, a person must prepare himself/herself for employment. Educational and occupational experiences are necessary today to receive employment. In many professional and skilled occupations, employees are expected to contribute to the improvement of the firm by making suggestions for increasing production. One might wonder what enables a person to make a good suggestion. Training and education will help. Level of education often determines employment, the amount of money earned, and security of the job.

Education is said to offer independence and freedom. As a person learns to overcome fears and inabilities through education, he/she becomes more capable of independent action. Generally, this person no longer feels the need for approval before taking action.

Although various acceptable answers might be given for a definition of an educated person, the two extremes when a definition is given are, "He/she is a person who knows a great deal," and "He/she is a person who realizes how little he/she knows." The person who is described in the second definition will most likely be seeking knowledge.

It is possible for a person who graduates from high school to be educated. It is also possible for a person who does not graduate from high school to be educated, but it is much more difficult. Actually a person should attempt to continue his/her education after completing a level of formal education. One means of continuing education is through reading. Other methods are to attend adult classes and seminars.

A High School Education
(Information Sheet continued)

The ability to communicate intelligently, both in writing and verbally, is important to success in the adult world. The high school English courses offer students the opportunity to learn and use their communication skills. In order to take advantage of these courses, one must keep a positive attitude and recognize their value.

Since the days of ancient Greece, educated people have been expected to understand the elements of mathematics. The high school student today is fortunate to be able to acquire a knowledge of mathematics, which will be an asset on a number of jobs.

A good insight of science and the ability to reason clearly about common scientific matters are basic abilities that every high school student should acquire. Science courses provide an understanding of the structure and order natural things must follow. These are the kinds of experiences that help to recognize the differences between myths or legends and true experiences. A working knowledge of internal combustion engines, hydraulics, and electricity might be helpful in making an appraisal of an automobile. With an understanding of basic scientific principles, the production worker can perform more complex skills. The farmer, combining common sense with specific knowledge of natural laws, can use land and other resources more efficiently.

History is a study of the past. With a knowledge of the past, plans can be more accurately developed for the future. A study of history allows one to become acquainted with the system of government and its procedures. Also, a knowledge of the past will help in avoiding problems in the future.

The purpose of vocational education is to assist every educable person in developing competencies needed to enter and advance in a vocation. It should help in discovering vocational potentials and developing skills and abilities required for success. Many skills and abilities can be developed on the job, while others will require apprenticeship training. Every possible opportunity should be used to learn as much in school as is possible, for the knowledge and skills acquired can be used in the future.

TOPIC: THE BIG DECISION

ACTIVITIES:

1. Secure information from high school counselor(s) and teachers that will assist you in making the big decision.
2. Read information sheet and answer questions.

QUESTIONS:

1. In the final analysis, who will make the decision as to whether you will attend college or not?

2. List five factors to consider in making the decision of whether to attend college or not.

3. In what areas is it predicted that there will be major increases in job opportunities?

4. How do lifetime earnings compare for different levels of education?

5. What is predicted to be the education level of people in the 25-34 age group in 1980?

6. Should all students strive to acquire a college degree? Explain.

7. List and discuss the factors that should be considered in determining whether one should attend college.

Information Sheet
on
THE BIG DECISION

In the near future, juniors and seniors in high school will be faced with perhaps the biggest decision in their life up to that time. This decision will be based on the question, "Should I attend college when completing high school?" This decision will greatly influence the pattern of life for many students for the next half century. Before making a decision with such magnitude, it would be wise to seek counsel and guidance. The high school counselor, teachers, parents, and friends can be of assistance in making the decision.

While seeking counsel and guidance, the student might consider the following:

1. Abilities - Academic abilities required to succeed in college. Does the student enjoy studying and learning academic materials?

2. Advantages - Are the advantages offered by a college education worth the sacrifices that must be made to attend college? What will be accomplished from attending college?

3. Future goals - Has serious thought been given to a vocation? Will a college education help in realizing future goals?

4. Choice of college - There are a number of colleges, and no two of them are exactly alike. Some programs are better in some institutions. Which college best suits individual needs?

5. College expenses - What will a college education cost? Can the student and/or family afford the cost?

Several other important factors should be considered. The major increases in jobs over the next few years will be in professional and technical fields. It has been projected that there will be an increase of approximately 52 percent in white-collar jobs, while blue-collar jobs will increase approximately 48 percent. Another consideration is the educational background of the 25-34 age group. The members of this group will have completed their formal education and will be competing with today's high school students for jobs. In 1980, about four out of five in this age group will have attained a high school education or higher. This compares to three out of four in 1968. In 1980, one out of five graduated from college, while only one out of six graduated from college in 1968.

Recent statistics indicate that over a lifetime a college graduate will earn $608,000. With one to three years of college the average lifetime earning is $42[illegible].000, while the average lifetime earning for high school graduates is $371,000. Due to inflation, earnings in all categories are probably much higher today.

The Big Decision
(Information Sheet continued)

The qualifications for many jobs specifies that the applicant must have a college degree. This prevents those without a degree from being qualified, even though they might be able to perform at an acceptable level. Competition is greater today, and people are becoming better prepared for the higher paying jobs.

Although a college education is an advantage to some people, it is not necessarily the best route for all high school graduates. There are a large number of high school graduates making more money than their college graduate counterparts. However, all of the intellectuals agree that it is essential for a student to graduate from high school. A two-year junior or community college or trade school may provide sufficient training for many people. Four or more years of college is an experience which may not be suited for everyone.

Listed below are four factors which should be considered by each individual to determine if it is practical for him/her to attend college:

1. Intelligence and school records - Students should have average or above intelligence and grades to succeed in college. Being accepted by a college and receiving a degree are two different things. While the percentage is much higher now, only one-half of those who entered college in 1960 received a degree.

2. Motivation or incentive - Each year thousands of students enter college expecting to enjoy the experience and complete their work, but during the first year they withdraw due to failing grades. They are disillusioned and their parents are disappointed because both knew they had the ability. Something was lacking. The reason for some of them withdrawing could have been sickness or something similar. However, most often their poor grades can be attributed to a lack of drive and determination to perform the tasks when problems arose.

   Also, thousands of average or below average students start to college with some apprehension that it may be too difficult for them. Many of these make their grades and graduate. Sufficient determination and hard work in the form of studying permits them to graduate.

3. Socio-economic status of the family - Most students understand the term social status and are aware that in each community there are areas of the town where homes are larger and more expensive, while in other areas there are neighborhoods with houses badly in need of repairs. In different parts of town there are varying degrees of houses falling somewhere between these two extremes. Students are also aware of the fact that families receive varying amounts of income, have different ambitions, and have different roles in the community. These factors are intermingled in the lives of people, and their families bring into focus a situation referred to as socio-economic status. Opportunities and ambitions are often affected by this status of a family.

The Big Decision
(Information Sheet continued)

4. Nearness to a college - The distance from home to a college determines whether some students attend college. Cost, as well as being separated from the family by a great distance, greatly influences some students in this respect. If these factors are influencing a student's decision, he/she should give it some thought. If money is a problem, the student may need to spend some time and investigate the possibility of applying for a grant, loan, or scholarship. These are available to students having good grades and others.

After considering all of the above information, the final big decision is the student's.

TOPIC: BANKING PROCEDURES

ACTIVITIES:

1. Read information sheet and review illustrations of the forms used by banks.
2. Fill in the blank forms which appear as a part of the information sheet (a check, check stub, and deposit slip).
3. If you have not established a bank account, discuss with your parents the possibility of opening a checking account in order to gain experience in banking procedures.
4. Ask teacher to check completed forms for accuracy.

QUESTIONS:

1. List some of the services offered by banks and savings and loans.

2. What is the purpose of the signature card?

3. What is the usual procedure for listing items when filling out a deposit slip?

4. List and explain the three different kinds of check endorsements.

5. List factors that should be kept in mind when writing a check.

6. Who may cash a check made payable to cash?

7. Explain the procedure for stopping payment on a check.

8. Is it acceptable to date a check on Sunday? Explain.

9. What is one method that may be used by the depositor to avoid writing a "hot" check?

10. What basis is used by most financial institutions to determine the monthly service charge?

11. What information is shown on the monthly bank statement?

Banking Procedures
(Question Sheet continued)

12. **What factors may cause the statement balance and check stub balance to differ?**

Information Sheet
on
BANKING PROCEDURES

The principal function of commercial banks and savings and loans (S&L) is to lend money; however, they perform many additional services. These include checking account service; savings account services; providing safe deposit boxes; managing trusts and estates; preparing cash payrolls for businesses; transferring of funds through the use of certified checks, travelers checks, and drafts; providing financial and investment advice; and selling and redeeming U.S. Savings Bonds.

Some of the services offered and procedures most frequently used by banks and S&L are discussed.

Checking Account Service - Most businesses and individuals use the checking account service of financial institutions. In addition to the convenience provided by a checking account when paying bills, it is easier to keep accurate records, which are essential to individuals as well as businesses.

To open a checking account, one should contact the person in charge of new accounts at the financial institution. The person opening the account will be given a signature card, which provides space for the account name (as it will appear on the account); the signature(s) that will be used on checks; and the address, telephone number, and occupation of the person opening the account.

An example of a signature card is shown as Illustration No. 1 at the end of the information sheet.

The signature card may be used for an individual or a business and may be signed by one or two people. Some businesses require that a check be signed by two people, and a joint account (husband and wife or father and son) may be opened by two people. A check may be written by either against the account.

Some banks and S&L provide free individualized checks to individuals and firms maintaining large checking accounts. However, most financial institutions provide a few checks when a new account is opened; but the individual or business is charged for the printing of additional checks. Financial institutions differ as to their policies regarding the furnishing of checks.

It would be wise to review the policies of several financial institutions before opening a checking account. Most institutions have checking accounts which pay interest. A minimum balance is required, and the annual interest as well as the means of calculating it is different. Also, different services are offered by different institutions.

Banking Procedures
(Information Sheet continued)

Making Deposits - A deposit slip is used for making deposits to an account. Counter deposit slips are furnished by the financial institution. This type of deposit slip is filled out in duplicate. The institution retains one copy, and the carbon or carbonless copy is retained by the depositor, which serves as a record of the deposit. Deposit slips are also contained in the back of personalized check books. Single or duplicate copies are made when using these. This type of deposit slip is often used when placing a deposit in a night depository.

The procedure for filling out a deposit slip and the type of deposit slip used vary. Usually, silver and currency are listed first; and checks drawn on the institution in which the deposit will be made should usually be listed next, followed by the other financial institutions and finally, those in other cities. Cash deposits made by mail should be sent by registered mail. A sample deposit slip follows the information sheet and is Illustration No. 2.

Endorsing Checks - Checks should be endorsed across the left end of the back of the check before being deposited or transferred to another person. If a check is being deposited and the name on the face of the check is different from the name of the signature card or account name, the first endoresment should be as it is written on the check; and the second endorsement should be the same as the account name on the signature card.

There are three different kinds of check endorsements: (1) restrictive, (2) blanket endorsement, and (3) full endorsement; each is used differently.

The restrictive endorsement is used to protect the bearer from loss in the event an unauthorized person gets possession of the check. Should the holder wish to deposit the total amount of the check, he/she can write "For Deposit Only" above the signature. This type of endorsement should be used if a check is being deposited by mail. Another way of signing for restrictive endorsement would be, "For Deposit in (name of bank), To Credit of (holder)."

The blanket endorsement is used when the payee cashes a check and receives the cash. A check may be cashed by the person who has possession when a blanket endorsement is used. The holder signs his name on the back of the check exactly as it appears on the front of the check.

A full endorsement protects the holder from loss or theft, and the check can be transferred only after the holder endorses it. If the payee wishes to use the check to pay a debt to a friend, John Brown, he/she can endorse the check by writing "Pay to the Order of John Brown" and sign his name. Then only John Brown can cash the check by signing his name below the payee's signature. Examples of the different kinds of endorsements are shown at end of topic as Illustration No. 3.

Banking Procedures
(Information Sheet continued)

Writing Checks - A check is an order to a financial institution to pay the person named, bearer, a specific sum of money. A person may be required to make payment in some instances with a certified check, a check stamped with the word "certified" and signed by the cashier of the institution. The amount of the certified check is taken from the depositor's account when the check is certified so that funds are available when check is presented to institution for payment. The financial institution assumes the responsibility for the payment of certified checks.

When writing a check, a person should keep the following factors in mind:

a. All checks should be written in ink, as they are much more difficult to change;
b. The writing should be legible, and neither the holder nor the teller should have difficulty reading it;
c. Never sign a blank check. This places the bank account in the hands of the holder of the signed blank check. If a mistake is made in writing a check, it should be destroyed and another check written; and
d. In the area provided on the check and usually at the bottom left (For _____ _____). one should designate the item for which the check was written. This will help complete the record of payment, and many businessmen will accept this as a receipt.

The following numbers, one through six, give an explanation of the different areas to be filled in when writing a check. After reading the explanation of the different parts of a check, complete the blank check shown as Illustration No. 4.

1. Checks are numbered consecutively. This helps the depositor identify checks when comparing account balance with the balance shown on the bank statement. This also will help in identifying lost or misplaced checks.
2. This is the date the check is written. Checks may be dated on any day, including Saturday and Sunday; however, checks should not be postdated, dated ahead.
3. The payee, the name of the person or firm to whom the check is written, goes on this line. Checks made payable to "cash" can be cashed by anyone. When withdrawing money from one's account the check should be made payable to "bearer."
4. There should be very little, if any, space left between the amount of the check and the dollar sign, which is located to the right of the bearer's name on the check.
5. The written line which gives the amount of the check should be completely filled.
6. Line six on the check is for the maker or drawer. Signature should appear as it is on the signature card.

The maker of a check may stop payment any time before the check is presented to the institution for payment. The procedure for stopping payment varies with different financial institutions. Most require the maker to sign a written order for the institution to refuse payment, and most charge a fee to stop payment. The usual reason for stopping payment is due to the check being misplaced or lost.

Banking Procedures
(Information Sheet continued)

To avoid the writing of a bad check, often called a "hot check," because of insufficient or lack of funds, the depositor should keep an accurate record of deposits and withdrawals. If the check stub or record of written checks is accurately kept, the depositor will be aware of the account balance. This should prevent the writing of a bad check.

Check Stub - The check stub should show the number of the check, amount of the check, date check was written, to whom the check was written, the item or service purchased, deposits made since preceding check was written, and balance carried forward. Several different types of stubs are in use, but the principle for using them and keeping an accurate record of the bank balance is the same. Complete the check stub shown as Illustration No. 5 following information sheet. The stub should be of the information shown in the check, Illustration No. 4.

Service Charges - Most financial institutions have a service charge for checking accounts. Charges and basis for determining charges varies among the institutions. Usually the service charge is based on the number of checks written during the month and the average monthly balance of the account. Accounts with large monthly balances normally are not required to pay a service charge. The service charges of one financial institution are as follows: insufficient funds or overdraft - $7.50; paid overdraft - $7.50; stop payment - $5.00; personal checking account service charge - balance of 0 to $99, $4.00; bal. $100 - $199, $3.00; bal. $200 - $299, $2.00; bal. $300 - $399, $1.00. If the monthly average balance remains above $400 or more, this financial institution does not charge for maintaining the checking account. Students and nonprofit organizations are exempted from paying a service charge by many banking firms.

Balancing or Reconciling the Checkbook with the Monthly Statement

The holder of an active checking account is sent a monthly statement which lists checks written, deposits, service charges, average monthly balance, and account balance. Banks enclose the cancelled checks with monthly statements, while some S&L send only a statement.

An example of a monthly statement is shown as Illustration No. 6a and 6b following information sheet. It is assumed that this is a statement for Jack Jones, a fictitious person. The statement is for the month of July. Seven checks and three deposits are shown on the statement. However, two checks have been written which are not on the statement. One is for $38.07, while the other is for $60.00. Neither have been presented to the bank for payment; otherwise, they would be shown on the statement. Also, one deposit for $135.00 was made after the statement was prepared. The above information is necessary to reconcile the statement and checkbook.

SIGNATURE CARD FOR A FIRM OR INDIVIDUAL

ANYWHERE NATIONAL BANK, ANYWHERE, TEXAS

is hereby authorized to recognize the signature below in the payment of funds or the transaction of any other business for my account.

Signature _____

Home address _____

Business address _____

Occupation or business _____

Signature _____

Signature _____

Date _____

900-29
Page 147
No. 1

DEPOSIT SLIP
Front

Checks and other items are received for deposit subject to the terms and conditions of this bank's collection agreement.

Deposited with

Goville National Bank
Goville, Texas 77777

Date _____ 19 ____

ACCOUNT NUMBER _____

CHECKING SAVINGS

Name _____

Address _____

City _____ State _____

Please list each check separately, with name of bank or place drafted and insure each item is endorsed. Currency should only be sent via registered mail.

CURRENCY		
CHECKS		
TOTAL		

Back

CENTS																						
DOLLARS																						
CHECKS List Singly or Attach List																						

CHECK ENDORSEMENTS

SUPPLY THE PROPER ENDORSEMENT FOR EACH DIFFERENT KIND OF CHECK ENDORSEMENT DECRIBED BELOW

RESTRICTIVE ENDORSEMENT

For Deposit in
Anywhere National Bank
To credit of
(holder)

Assume that you are sending this check by mail with the entire amount to be deposited in your checking account.

BLANKET ENDORSEMENT

(Holder's name as it appears on the front of check)

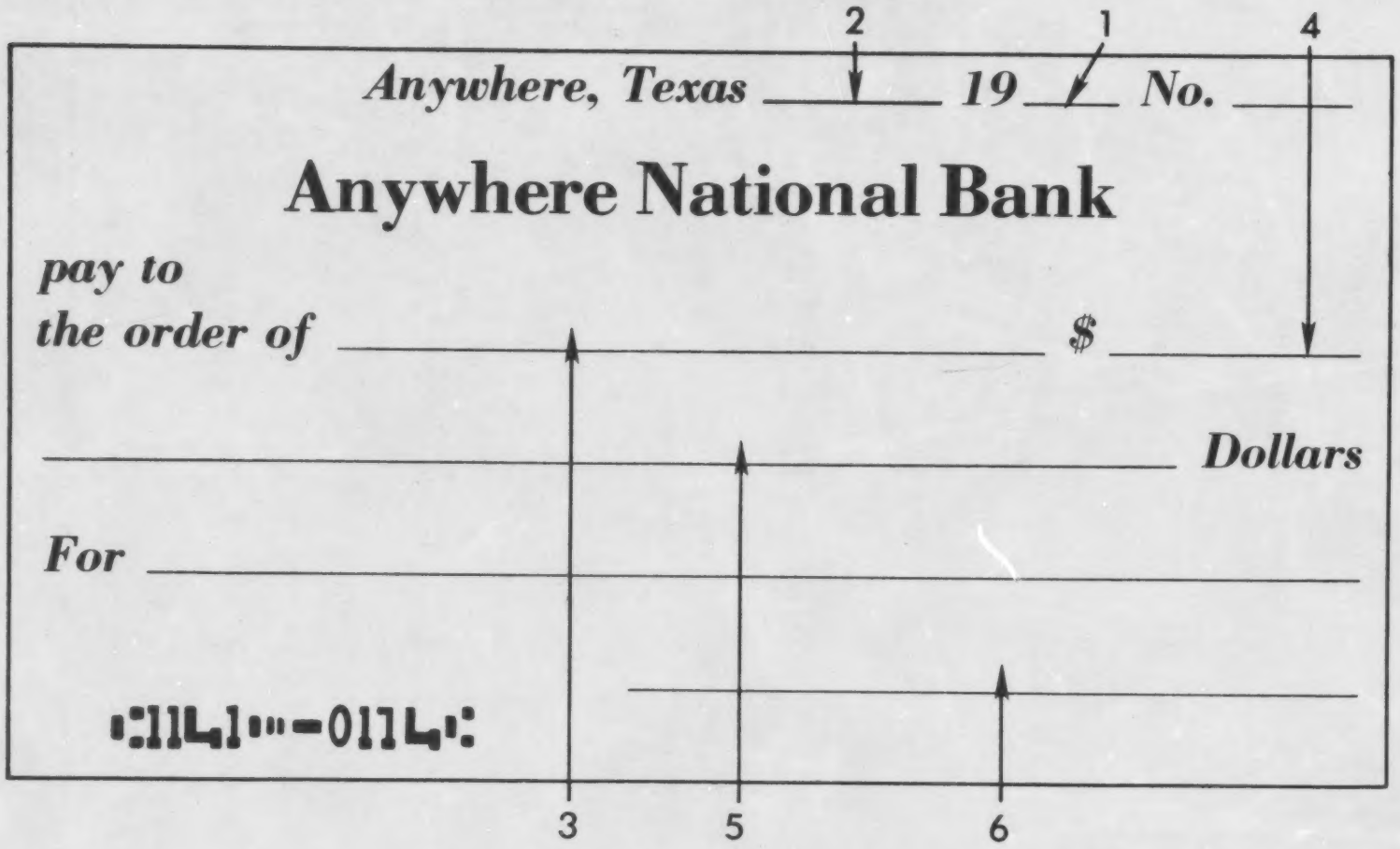
Assume that you were issued this check made payable to you (first name, middle initial, and last name), and you wanted to cash the check at your local bank.

FULL ENDORSEMENT

Pay to the order of
(payee's signature)
(holder's signature)

Assume that you want to endorse this check as payment on a debt to a friend, John Doe, and you want to be assured that it cannot be cashed by anyone else.

A PROPERLY WRITTEN CHECK



A COMPLETED CHECK STUB

NO. _____ $ _____

DATE _____ 19 _____

TO _____

FOR _____

	DOLLARS	CENTS
BALANCE BRO'T FOR'D		
AMOUNT DEPOSITED		
" "		
TOTAL		
AMOUNT THIS CHECK		
BALANCE CAR'D FOR'D		

Goville National Bank
Goville, Texas 77777

Mr. Henry Means
Goville, Tx 77777

ACCOUNT NUMBER	PAGE NUMBER
106786	1
7-1-80	7-31-80
FROM	TO
STATEMENT PERIOD	

ACCOUNT NUMBER	BEGINNING BALANCE	NO OF CREDITS	TOTAL CREDITS	NO OF DEBITS	TOTAL DEBITS	FEE	ENDING BALANCE
106786	400.00	3	700.00	7	476.50	.00	623.50

ACCOUNT NUMBER	CHECKS	CHECKS	DEPOSITS	DATE	BALANCE
			400.00	1-80	800.00
	12.00			2-80	788.00
	8.50			3-80	779.50
	6.00			4-80	773.50
	150.00			9-80	623.50
			100.00	10-80	723.50
	250.00			12-80	473.50
	25.00			14-80	448.50
			200.00	16-80	648.50
	25.00			18-80	623.50
					623.50

NUMBER OF ENCLOSURES

CODE EXPLANATION SEE OTHER SIDE

CHECKBOOK RECONCILIATION

CHECKS OUTSTANDING NOT CHARGED TO ACCOUNT

NO.	$	
50	38	07
51	60	00
TOTAL	$ 98	07

ENTER BALANCE THIS STATEMENT 623.50

ADD RECENT DEPOSITS (NOT CREDITED ON THIS STATEMENT) 135.00

TOTAL 758.50

SUBTRACT CHECKS OUTSTANDING 98.07

BALANCE 660.43

SHOULD AGREE WITH YOUR CHECKBOOK BALANCE AFTER DEDUCTING CHARGES AND ADDING CREDITS INCLUDED ON THIS STATEMENT, BUT NOT SHOWN IN YOUR CHECKBOOK, AS FOLLOWS.

PLEASE REPORT ANY DISCREPANCIES WITHIN 14 DAYS

EXPLANATION OF CODE

AD ADVANCE
CAD CASH ADVANCE
CC CERTIFIED CHECK
CL LATE CHARGE CREDIT
CM CREDIT MEMO
CN CANCELLATION
CR CREDIT
DL LATE CHARGE DEBIT
DM DEBIT MEMO
DP DEPOSIT
EC ESCROW CREDIT
ED ESCROW DEBIT
EP EXCESS PAYMENT
ES ESCROW
FC FINANCE CHARGE
FC FUTURE PAYMENT CREDIT
FD FUTURE PAYMENT DEBIT
FP FUTURE PAYMENTS
IC INTEREST CREDIT
ID INTEREST DEBIT
IN INTEREST
IS INSURANCE DISBURSEMENT
LC LATE CHARGES
LP LIST POST DEBIT
OD OVERDRAFT
PC PRINCIPAL CREDIT
PD PRINCIPAL DEBIT
PE PREPAID ESCROW
PI PREPAID INTEREST
PM PAYMENT
PO PAID OUT
PR PRINCIPAL
RA REVERSED AMOUNT
RC DEPOSIT CHECK RETURNED
RI RETURNED ITEMS
RP REVERSED PRINCIPAL
RT RETURNED ITEM
SC SERVICE CHARGE
TR TRANSFER DEBIT
TX TAX DISBURSEMENT
WD WITHDRAWAL

TOPIC: SOURCES OF CREDIT AND INTEREST RATES

ACTIVITIES:

1. Compile a list of lending agencies and determine their lending policies (terms, interest rates, and percent of appraisal loan value).
2. Learn to use the formulas for calculating true interest.
3. Read information sheet, be prepared to discuss questions in class, and calculate the interest for the problems.

QUESTIONS:

1. List some sources of credit.

2. What is the most important factor in selecting a lender?

3. Why are banks the most important source of credit?

4. List some of the methods used by lenders to calculate interest.

5. List two ways the borrower may determine the true interest being paid on a loan.

6. Calculate the amount of interest and the true interest for the following problems.
   a. A $1,200 loan for a period of 24 months at 8½% interest paid annually on the unpaid balance. One-half of the principal is paid at 12 months.

   b. A loan of $300.00 for 6 months at 10% interest to be paid in full when note is due.

   c. A loan of $600 for 12 months at 9% interest with the interest calculated on the unpaid monthly balance.

   d. A loan of $600 for 12 months at 1½% interest per month on unpaid balance and paid in equal monthly installments.

7. List four ways in which credit may be provided.

Information Sheet
on
SOURCES OF CREDIT AND INTEREST RATES

Because of the many sources of credit and differences in lending policies of the different sources, a knowledge and understanding of credit and credit practices should be helpful in securing a loan. Also, it is necessary that most everybody borrow money at some time. Lenders also differ in the interest rates charged, length of loans, and purposes for which money is loaned.

In selecting a lender, it is important to remember that the interest rate is not the most important factor in securing a loan. More important is the lender's willingness to extend a line of credit should an unexpected event occur. Another important factor is the lender's knowledge of the enterprise.

An example of the importance of a lender's knowledge of the enterprise is the agricultural representative of the Bank of America, located in Los Angeles, California. Over one-half of the loans made to dairies in a large area of California are made by this representative. Operators drive as far as 350 miles, passing many lending institutions along the way, to borrow money from this bank. Because of the representative's knowledge of dairying, he will make loans that others turn down.

Credit Sources - Several credit sources are discussed below.

Commercial Banks - Based on volume of loans, commercial banks are the most important sources of credit. About 25 percent of the agricultural debt and a larger percentage of nonagricultural debt is owed to banks. Both real estate and operational loans are included. Commercial banks lead in loan volume because they make all types of loans.

Savings and Loans - Up until recently, savings and loans primarily made loans for houses. However, now they are offering many of the services offered by commercial banks and are increasing their volume of loans in the business and agricultural sectors.

Individuals - At the present time, individuals follow banks in importance in rural real estate loans and are a source of credit for many small businesses. About 36 percent of farm real estate mortgages are held by individuals. Interest rates, tax deferments and reductions, and payment options are some of the reasons individuals are willing to finance real estate.

Federal Land Banks - These were created by Congress in 1916 for the purpose of providing long-term credit for agriculture. They are an excellent source of credit because of the favorable interest rates. There are 12 Federal Land Banks, one in each of the 12 Farm Credit Districts. Loans are made through more than 500 Federal Land Bank Associations, which are located in all agricultural areas of the country.

Sources of Credit and Interest Rates
(Information Sheet continued)

Borrowers are required to purchase five percent of their loans in land bank stock from local associations.

Small Business Administration - This is a Federal agency which was created in 1976 for the purpose of financing small businesses, and to provide a source of credit for those businesses which could not secure adequate funding otherwise. Interest rates on SBA loans are comparable to those of the FLB. The SBA has made loans for feed mills, hatcheries, custom feedlots and non-agricultural businesses.

Production Credit Association - The PCA was established by an Act of Congress in 1933 for the purpose of providing favorable, short-term credit for agriculture. PCA funds are secured from Federal Intermediate Credit Banks, who in turn secure money from private lenders. Borrowers must also purchase five percent of their loans in PCA stock. PCA loans are production loans for crops and livestock.

Life Insurance Companies - Insurance companies have been an excellent source of credit for financing long-term real estate loans. Loans are made through brokers, correspondents, and company representatives. Loans are made for agricultural and business real estate.

Cash Discounts

An aspect of borrowing that farmers and businesses may wish to consider is the cash discount sometimes offered by wholesalers and merchants. A cash discount of three percent can amount to an annual interest rate of 54 percent. An example is given below:

Example of the Cost of Not Using Cash Discounts

Business Payment Terms:	3% discount if paid in 10 days. Net price due if paid after 10 days but before 30 days. Interest charged at 1.5% monthly after 30 days.
Example:	20-day financing (The number of days of actual financing if paid after 10 days but before 30 days)
	$\frac{20 \text{ days}}{360 \text{ days}} = 1/18$ portion of year financed
	$\frac{3\%}{1/18} = (.03 \times 18 = .54) = 54\%$ annual interest

Sources of Credit and Interest Rates
(Information Sheet continued)

Because it is easier to calculate, a number of lending institutions figure annual interest rates on a 30-day month and 360-day year. Other discount rates may be calculated in the same manner.

Cost of Credit

Interest is the greatest expense in borrowing money. In addition to interest, borrowers are often required to pay commission fees, recording fees, title certificate charges, insurance fees, and service charges. A common fee often charged when purchasing a house is referred to as points. A point is one percent and is charged by the lender for making the loan. The total finance charge (cost of credit) is the sum of all miscellaneous fees plus interest charges.

The method used to calculate interest makes a difference in the cost of credit. There are many ways of figuring interest charges. An explanation is given of some of the methods:

Simple Interest - The full amount of the loan is received by the borrower. At the end of the loan period, the full amount of interest and principal are paid. When payments are made several times during the note period, interest is charged on the remaining balance of the principal.

Formula And Example For Calculating Simple Interest

Simple Interest

Interest Rate = Principal x Rate x Time ($I = P \times R \times T$)

A loan of $600.00 for 12 months at 10 percent interest.

$600.00 x .10 x 1 = $60.00 = 10% true interest

Discount Loan - The interest on this type of loan is subtracted from the principal at the time the loan is made. For example, a borrower would receive only $900 of a $1,000 loan if the interest was 10 percent. Since the full amount of the principal is not received, a higher interest rate is paid by the borrower.

Formula and Example For Calculating Interest
on a Discounted Loan

Discounted Loan

$$\text{Interest Rate} = \frac{\text{Interest (dollar cost)}}{\text{Principal x Time}} \quad \left(R = \frac{I}{PxT}\right)$$

Sources of Credit and Interest Rates
(Information Sheet continued)

Example: The same loan and interest rate that was shown for simple interest is used.

$$\frac{60.00}{540.00 \times 1} = .11 \text{ or } 11\% \text{ true interest}$$

Add-on Loan - The method is often used to calculate interest for consumer loans. The loan is repaid in installments of equal payments. Interest is added-on at the beginning of the payments. For example, a $1,000 loan at 10 percent interest would be repaid in installments of $91.67 ($1,000 principal + $100.00 interest = $1,100 ÷ 12 = 91.67).

Formula and Example For Calculating Interest on a Add-on Loan

Add-on Loan

$$\text{Interest Rate} = \frac{2 \times \text{No. of Payments} \times \text{Interest Charges in \$'s}}{\text{Beginning Principal} \times \text{Years} \times (\text{No. of Payments} + 1)}$$

Example: The same loan and interest rate that was shown for simple interest is used.

$600.00 x .10 = $60.00 $660.00 = total payments

$$\frac{2 \times 12 \times 60}{600 \times 1 \times 13} = .184 \text{ or } 18.4\% \text{ true interest}$$

Ways in Which Funds or Credit Are Provided

There are four ways in which credit might be obtained. These are the direct method, agency or middleman method, pooling or bond system, and indirect method.

Using the direct method, the investor or borrower finds the borrower or lender, negotiates the loan, and makes or receives the loan directly to the borrower or lender. Individuals use this method.

With the second method, agency, the agency represents the investor and negotiates the loan.

The investor holds the note or mortgage, which serves as collateral for the loan. Lawyers and real estate brokers serve as agents for some investors. Other examples are representatives and correspondents for insurance companies. A representative

Sources of Credit and Interest Rates
(Information Sheet continued)

represents the company, is paid a monthly salary by the company, and is responsible for making loans. A correspondent also represents the insurance company and performs the same services as the representative, but he/she receives a percentage of the interest for the length of the loan as payment for his/her services.

The pooling method is used by an agency who sells bonds to obtain funds for making loans. Mortgages serve as collateral for the bonds. The Federal Land Bank and Intermediate Credit Banks use this method to obtain funds.

Using the indirect method, the credit agency borrows money from investors and lends it. An example would be a commercial bank or savings and loan lending the funds provided by savings accounts and certificates of deposits (CD's).

TOPIC: SOCIAL SECURITY

ACTIVITIES:

1. If you do not have a social security number, complete Form SS-5 and secure a number.
2. Read information sheet, answer questions, and participate in class discussion.

QUESTIONS:

1. What are the basic programs included in the Social Security Act?

2. What percent of the employee's earnings are contributed to social security?

3. At what age may a worker retire and receive SS retirement benefits?

4. When may disability benefits be received by a worker?

5. At what rate does the self-employed contribute to social security?

6. List some ways in which the social security number is used.

Information Sheet
on
SOCIAL SECURITY

In the early history of the United States, a large percentage of the population made their living from the soil. The country had rich soils and an abundance of natural resources, and people lived in a close family group in an economically self-contained society. As the country became industrialized and more people moved to town, workers found themselves dependent on a continuous income. An interruption of income, caused by misfortune or a disaster, could mean destitution and poverty.

During colonial times, people in the towns and villages recognized an obligation to assist needy individuals, and assistance was provided to those in need. However, the need for assistance became so great the communities were unable to dispense to the needy without repressing and discouraging many of those in need.

Prior to the passage of the Social Security Act of 1935, many programs and plans had been established by states and the federal government to assist those in need; however, they were inadequate. The original Act was passed for the purpose of providing monthly cash benefits for retired workers and a Federal-State system of unemployment insurance.

Congress has continually expanded the Act to include additional coverage and benefits. Today, approximately 90 percent of the working population are covered by the Act. Almost all jobs in the country are covered by social security. One out of seven persons in the country receives monthly social security checks.

OLD-AGE, SURVIVORS, DISABILITY, AND HEALTH INSURANCE (OASDHI)

This part of the Act provides income to workers and their families when they retire, become disabled, or die. It also provides protection against the high cost of health care during old age.

The OASDHI program was developed around the following basic principles: (1) Work related - the security for the worker is based on his/her work; (2) No means test - an individual earns the right for benefits; (3) Contributory - the worker makes contributions to help finance the program; (4) Compulsory - coverage is compulsory; and (5) Rights are clearly defined in the law - a person's rights and the amount of benefits are clearly defined by law.

Nearly all work performed by citizens and non-citizens, regardless of age and sex, is covered by the Act. Most American citizens working outside of the United States are covered, and those that are not covered are usually included in another federal program.

Social Security
(Information Sheet continued)

Benefits are paid from the contributions of employees, employers, self-employed, and general revenue of the Federal Government. Employees and employers contribute equal percentages of the employee's wages. Contribution rates and limits are as follows:

1981 - 6.65 percent on earnings up to $29,700
1982 - 1984 - 6.70 percent on all earnings
1985 - 7.05 percent on all earnings
1986 - 1989 - 7.15 percent on all earnings

A worker may receive retirement benefits as early as age 62, but benefits at this age are at a reduced rate. Maximum retirement benefits are paid when retiring at age 65. The monthly retirement check depends on such factors as age and yearly earnings.

Survivors Benefits - If a worker dies, survivors checks may be paid to certain members of the worker's family. A lump-sum payment of $255 is also made when a worker dies. This payment usually goes to the widow or widower. Survivors insurance also provides cash benefits to young children of a worker who dies and, in some instances to the widow or widower. A divorced wife, grandchildren, or parents in certain cases may also qualify for a monthly check.

Disability Benefits - Disability benefits may be obtained before age 65 if the worker has a physical or mental condition that will prevent him/her from working for at least 12 months, or is expected to result in death.

Health Insurance for the Aged (Medicare) - The social security program was expanded in 1965 to include Medicare, which assures hospital and medical insurance protection to people 65 years of age and older. Medicare has two parts, hospital insurance and medical insurance. Hospital insurance pays a part of the costs of inpatient hospital care and certain types of follow-up care, while the medical insurance pays part of the costs of physican and outpatient hospital services. Insurance premiums for these services at the present time are $8.20 monthly. This fee is paid by the social security recipient. These protections became available at age 65.

SOCIAL SECURITY FOR THE SELF-EMPLOYED

Self-employed individuals, such as owners of businesses and farmers, contribute to social security at about the rate of 1½ times the employee rate. The rates are as follows:

1981 - 9.30 percent on earnings up to $29,700
1982 - 1984 - 9.35 percent on all earnings
1985 - 9.90 percent on all earnings
1986 - 1989 - 10 percent on all earnings

Social Security
(Information Sheet continued)

APPLYING FOR A SOCIAL SECURITY NUMBER

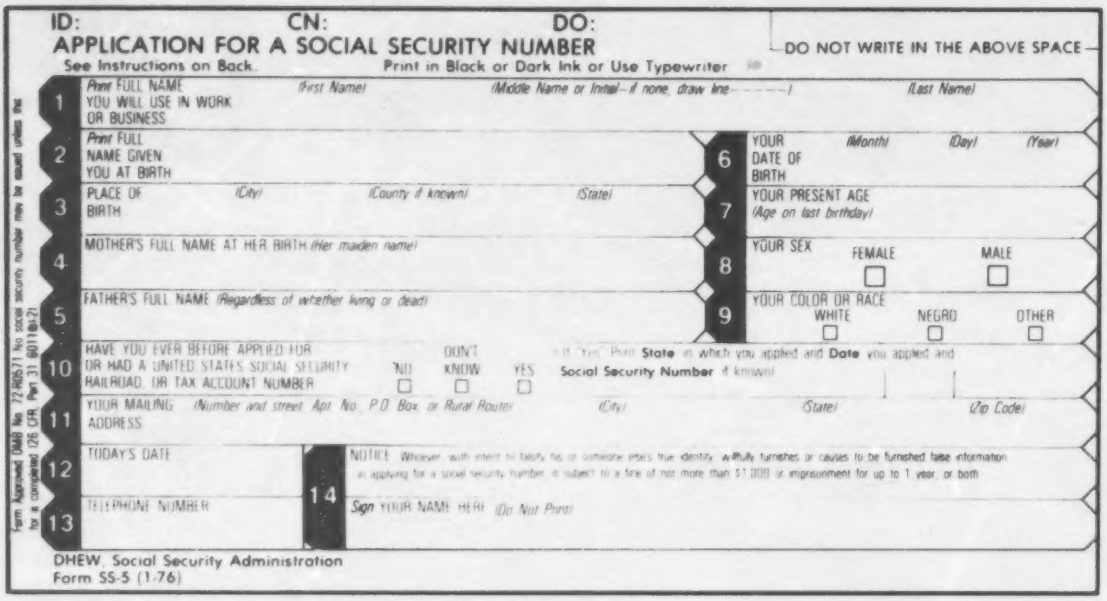
Since most people pay income taxes and the social security number is used by the Internal Revenue Service to identify tax returns, nearly everyone will need a social security number. The number is used by the Social Security Administration to record payments made by a person, and one must use the number later to claim social security benefits.

It is expected that most students in the Cooperative Training in Agriculture course have social security numbers; but for those that do not, it is time to get one. A blank application form is included at the end of the topic. On the back of the form are the instructions for completing the form.

The form used to apply for the social security number is changed by the Social Security Administration as procedures for handling the information changes. However, the general information remains about the same. The latest application form should be used when applying for a number.

SOCIAL SECURITY NUMBER APPLICATION

FRONT



ID: CN: DO:

APPLICATION FOR A SOCIAL SECURITY NUMBER — DO NOT WRITE IN THE ABOVE SPACE

See Instructions on Back. Print in Black or Dark Ink or Use Typewriter

Form Approved OMB No. 72-R0571 No social security number may be issued unless this is completed (26 CFR, Part 31 6011(b)-2)

1 Print FULL NAME YOU WILL USE IN WORK OR BUSINESS (First Name) (Middle Name or Initial—if none, draw line) (Last Name)

2 Print FULL NAME GIVEN YOU AT BIRTH

3 PLACE OF BIRTH (City) (County if known) (State)

4 MOTHER'S FULL NAME AT HER BIRTH (Her maiden name)

5 FATHER'S FULL NAME (Regardless of whether living or dead)

6 YOUR DATE OF BIRTH (Month) (Day) (Year)

7 YOUR PRESENT AGE (Age on last birthday)

8 YOUR SEX — FEMALE ☐ MALE ☐

9 YOUR COLOR OR RACE — WHITE ☐ NEGRO ☐ OTHER ☐

10 HAVE YOU EVER BEFORE APPLIED FOR OR HAD A UNITED STATES SOCIAL SECURITY RAILROAD OR TAX ACCOUNT NUMBER — NO ☐ DON'T KNOW ☐ YES ☐ If "Yes," Print **State** in which you applied and **Date** you applied and **Social Security Number** if known)

11 YOUR MAILING ADDRESS (Number and street, Apt. No., P.O. Box, or Rural Route) (City) (State) (Zip Code)

12 TODAY'S DATE

13 TELEPHONE NUMBER

14 NOTICE: Whoever, with intent to falsify his or someone else's true identity, willfully furnishes or causes to be furnished false information in applying for a social security number is subject to a fine of not more than $1,000 or imprisonment for up to 1 year, or both

Sign YOUR NAME HERE (Do Not Print)

DHEW, Social Security Administration
Form SS-5 (1-76)

BACK

Information Furnished On This Form is CONFIDENTIAL

INSTRUCTIONS

One Number Is All You Ever Need For Social Security And Tax Purposes
Special Attention Should Be Given To Items Listed Below

Fill in this form completely and correctly. If any information is not known and is unavailable, write "unknown." Use typewriter or print legibly in dark ink.

1 Your social security card will be typed with the name you show in item 1. However, if you want to use the name shown in item 2, attach a signed request to this form.

3 If not born in the USA, enter the name of the country in which you were born.

5 If a stepfather, adopting father, or foster father is shown, include the relationship, also, for example, "John H. Jones, stepfather."

10 If you have ever before filled out an application like this for a social security, railroad, or tax number, check "yes" even if you never received your card. If you check "yes," give the name of the state and the approximate date on which you applied. Also enter your social security number if you did receive the card and remember the number. You may find your number on an old tax return, payroll slip, or wage statement.

11 If you get your mail in the country, without a street address, show your R.D. Route and Box number, if at the post office, show your P.O. Box No., if there is no such box, if receiving your mail address, show the town or post office name. If mail under your name is not normally received at the address which you show, use an "in care of" address.

14 Sign your name as usually written. Do not print unless this is your usual signature. If unable to write, make a mark witnessed by two persons who can write. The witnesses preferably should be persons who work with the applicant and both must sign the application. A parent, guardian, or custodian who completes this form on behalf of another person should sign the name typed in by his title or relationship to the applicant, for example, "John Smith, father".

FOR DISTRICT OFFICE USE

Evidence Reviewed

Interview Conducted Per EM 361.1 ☐

Employee Signature Title Date

FOR BUREAU OF DATA PROCESSING

GPO : 1979 0 - 297-684

TOPIC: INCOME TAX RETURNS

ACTIVITIES:

1. Read the latest edition of "Understanding Taxes" prepared by the Internal Revenue Service (IRS) and complete crossword puzzle on the back of the publication.
2. Read information sheet, answer questions, and be prepared to participate in class discussion.
3. Complete the problems in the "Understanding Taxes" prepared by the IRS.

QUESTIONS:

1. What are the primary sources from which the Federal government receives revenue?

2. How did the Federal government spend each dollar of revenue in the preceding year?

3. How is Form W-4 used?

4. What two accounting periods may a taxpayer select from?

5. What are the two methods of accounting and how do they differ?

6. What is the principal difference between Forms 1040A and 1040?

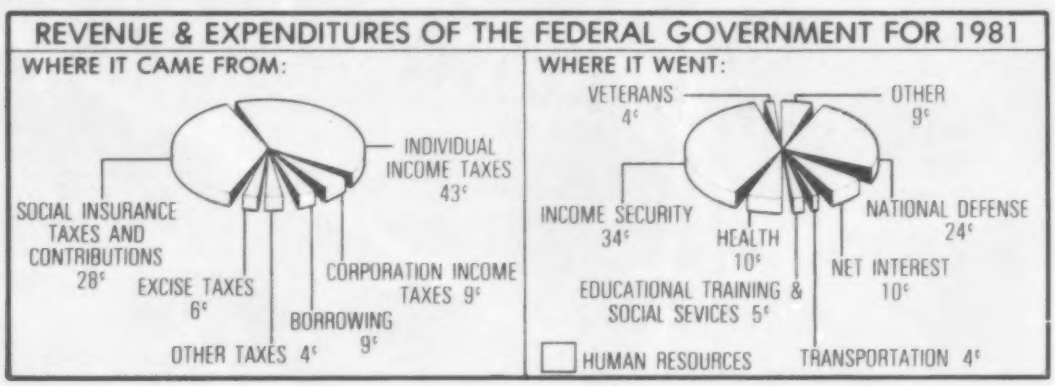
Information Sheet
on
INCOME TAX RETURNS

Taxes and History

Taxes in the United States follow very closely the history of the country. At one time, the citizens of this country did not have a voice in the amount of tax, or where the tax revenue would be spent. The American Revolution was fought because the citizens did not have a voice in tax matters. Some consider the tax paid by New Englanders in 1646 on certain occupations as the forerunner of the income tax. The tremendous cost of the Civil War, which began in 1861, made it necessary for the Federal government to devise some system of taxation to raise money. In July 1862, President Lincoln signed into law a bill which taxed incomes, public utilities, occupations, and other items. The law also provided a permanent tax collecting agency, the Bureau of Internal Revenue, the forerunner of the Internal Revenue Service. After the end of the war, the need for revenue declined, and the income tax law was repealed.

The legality of the Federal government to tax incomes is questioned by some people today as it was during the Civil War. The Sixteenth Amendment to the Constitution, which was passed in 1909 and ratified by two-thirds of the states by 1913, provided the Federal government authority to levy and collect taxes on incomes.

Revenue from income taxes has increased as agricultural and industrial developments have progressed. Income tax receipts were one billion dollars in 1917, while in 1981 individuals paid $285.6 billion and corporations paid $61.1 billion in income taxes. Other income of the Federal government was social security and other insurance and retirement taxes, $186.4 billion; excise taxes, $40.8 billion; and Federal reserve deposits, custom duties, estate and gift taxes, and miscellaneous receipts, $28.7 billion.



Income Tax Returns
(Information Sheet continued)

FILING AN INCOME TAX

The income tax system in the United States is based on voluntary compliance. Voluntary compliance places the responsibility for filing an income tax on the individual. If an accountant compiles the person's tax returns, the individual is responsible for the accuracy of the returns. The individual must also determine his/her amount of tax liability. Either the tax must be paid or a request for a refund is submitted.

The following chart, based on filing status, shows the minimum amount of gross income which must have been received in 1980 before a return was required to be filed:

Single	$3,300
Single (age 65 or older)	4,300
Married, filing a joint return	5,400
Married, filing a joint return (one spouse age 65 or older)	6,400
Married, filing a joint return (both spouses age 65 or older)	7,400
Married, filing a separate return	1,000
Surviving spouse (qualifying widow(er) with dependent child)	4,400

In addition, a person must file a return if any of the three following requirements apply:

1. Received tips from which social security tax was not withheld, even if gross income was less than $3,000;
2. If a person is in a business for himself/herself and had net earnings of $400 or more from that business; and
3. A person has unearned income of $1,000 or more, such as interest or dividends, and can be claimed as a dependent by parents.

EMPLOYEE'S FIRST JOB

The Federal income tax system operates on a pay-as-you-go basis. An employer generally must withhold income taxes from each employee's pay in each pay period. One factor used to determine the amount of tax to be withheld is the number of allowances claimed by the employee on Form W-4.

On page 2 of Form W-4 is a worksheet for determining withholding allowances. The example on the form shows two allowances, one personal allowance and one special allowance.

Income Tax Returns
(Information Sheet continued)

PART OF PAGE 2, FORM W-4

Worksheet to Figure Your Withholding Allowances to be Entered on Line 1 of Form W-4

(Letters on this worksheet are keyed to the letters in the line by line instructions on page 1)

A	Personal allowances	A	1
B	Special withholding allowance (not to exceed 1 allowance—see instructions on page 1)	B	1
C	Allowances for dependents	C	
D	Allowances for estimated tax credits (from Tax Credit Table for Figuring Your Withholding Allowances, above):		
	1 Find your filing status under Part I, II, III or IV of the table.		
	2 Under your filing status, find your estimated salaries and wages in the left column.		
	3 Read the shaded amounts across to the right until you get to the amount of your estimated tax credits.		
	4 At the top of that column is the number of allowances you may take for your estimated tax credits. Enter the number of allowances	D	
E	Allowances for estimated itemized deductions and alimony:		
	1 Enter the amount of your estimated itemized deductions, including alimony payments, for the year	1 $	
	2 Find your total estimated salaries and wages amount in the left column of the table below. Read across to the right and enter the amount from the column that applies to you. Enter that amount here (if claiming only alimony payments on line E1, enter "0" on line E2)	2 $	

Estimated salaries and wages from all sources	Single Employees (only one job)	Married Employees (one spouse working and one job only)	Employees with more than one job or Married Employees with both spouses working
Under $10,000	$2,800	$3,900	$4,000
10,000-30,000	2,800	3,900	5,800
30,001-40,000	3,503	3,900	8,000
Over $40,000	15% of estimated salaries and wages	13% of estimated salaries and wages	23% of estimated salaries and wages

	3 Subtract line E2 from line E1	3 $	
	4 Divide the amount on line E3 by $1,000 (round-off fractions to the nearest whole number). Enter here.	E	
F	Total (add lines A through E). Enter total here and on line 1 of Form W-4	F	2

PART OF FRONT PAGE, FORM W-4

Form **W-4**
(Rev. October 1979)

Department of the Treasury-Internal Revenue Service

Employer's Witholding Allowance Certificate

Print your full name ▶ Robert T. Forest — Your social security number ▶ 089 65 6125

Address (including ZIP code) ▶ 123 Main St. Skiville, New Hampshire 03801

Marital status: ☒ Single ☐ Married ☐ Married, but withhold at higher Single rate

Note: If married, but legally separated, or spouse is a nonresident alien, check the single block.

1 Total number of allowances you are claiming (from line F of the worksheet on page 2). . . . . $ 2

2 Additional amount, if any, you want deducted from each pay (if your employer agrees). . . . . $

3 I claim exemption from withholding because (see instructions and check boxes below that apply):

a ☐ Last year I did not owe any Federal income tax and had a right to a full refund of ALL income tax withheld, AND

b ☐ This year I do not expect to owe any Federal income tax and expect to have a right to a full refund of ALL income tax withheld. If both a and b apply, enter "EXEMPT" here . . . . . ▶

c If you entered "EXEMPT" on line 3b, are you a full-time student? . . . . . ☐ Yes ☐ No

Under the penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate, or if claiming exemption from withholding, that I am entitled to claim the exempt status.

Employee's signature ▶ Robert T Forest — Date ▶ 6/21, 19 81

Employer's name and address (including ZIP code)(FOR EMPLOYER'S USE ONLY) — Employer identification number

---------- Detach along this line ----------

The front of Form W-4 also shows two allowances and reflects those shown on the worksheet. A new Form W-4 must be filed with the employer when conditions change that would affect income tax liability. It is the worker's responsibility to request a new form. Also, when a person changes employers, a new Form W-4 must be filed.

Income Tax Returns
(Information Sheet continued)

WAGE AND TAX STATEMENT

The Wage and Tax Statement, Form W-2, is a record of the wages an employee was paid, the amount of Federal income tax withheld, amount of social security tax withheld, and the wages, tips, and other pay received. The statement is prepared by the employer. If an employee works until the end of the year, the employer is required to send the Form W-2 to the employee by January 31 of the following year. If the employee works only a part of the year, the employer may send the Form W-2 shortly after the employee leaves the job.

1. Control number		3 Employer's identification number 32-8876345	4 Employer's State number
2. Employer's name, address, and ZIP code **Super Service Station** **702 Main Street** **Goodtown, OH 45201**		5 Stat. employee ☐ De-ceased ☐ Pension plan ☐ Legal rep. ☐ 942 emp. ☐ Sub-total ☐ Cor-rection ☐ Void ☐ 6	7 Advance EIC payment
8. Employee's social security number 499-65-8529	9. Federal income tax withheld $17.20	10 Wages, tips, other compensation $2,250.00	11 FICA tax withheld $149.63
12 Employee's name, address, and ZIP code Joseph K. Day 615 Poplar Drive Goodtown, OH 45201		13 FICA wages $2,250.00 15 Employer's use	14 FICA tips
Form **W-2 Wage and Tax Statement 1981**	Copy B To be filed with employee's FEDERAL tax return This information is being furnished to the Internal Revenue Service.		Department of the Treasury Internal Revenue Service

If an employee fails to receive a Form W-2 by February 15, he/she should call the telephone number of the Internal Revenue Service listed for the area and report same. Should an employee receive a Form W-2 with an incorrect entry, the employer should be requested to issue a corrected Form. On the corrected copy, the correction block under No. 5 should be checked.

Four copies of the Form W-2 are completed by the employer. Copy A is sent to Social Security Administration by employer; Copy B is filed with employee's tax return; Copy C is for employee's record; and one copy is filed by employee with tax return in those states having state income taxes. The employer also may retain a copy.

FACTORS TO BE CONSIDERED BY BEGINNING TAXPAYER

The beginning taxpayer should determine the kind(s) of records to be kept, accounting period, and accounting method to be used. The records necessary to analyze a business can be used for computing income taxes. However, to accurately determine income and compute income taxes, records must be accurate.

Income Tax Returns
(Information Sheet continued)

Accounting Periods

The taxpayer may use either of two accounting periods, (1) calendar year or (2) fiscal year. The calendar year, used by most taxpayers, is a 12-month period from January 1 through December 31. The fiscal year is a 12-month period and may end on the last day of any month except December. A taxpayer must choose the accounting period when filing the first income tax returns. To change the period, approval must be secured from the Internal Revenue Service.

Accounting Methods

The purpose of any accounting method is to reflect income and expenses accurately. The two methods used by taxpayers are the (1) cash method and the (2) accrual method. When using the cash method, the taxpayer reports all items of income in the year in which they were actually received, or they are credited to his account and are made available on demand. Expenses are deductible only in the tax year in which they are paid. The taxpayer using the accrual method of accounting credits income to the year in which it was earned, whether it has been received or not; and expenses are deducted when they are incurred rather than when they are paid.

Income Tax Forms

Many taxpayers have a choice as to which form, Form 1040A or Form 1040, is used for filing returns. These forms are often referred to as the short form and the long form. The Form 1040A is the simpler form. It may be used if all income is from wages, salaries, tips, other employee compensations, and interest and dividends. There are, however, deductions and credits that cannot be claimed on Form 1040A that can be claimed on Form 1040. Form 1040 requires the taxpayer to itemize deductions. Several sheets make up this form. After filing the first income tax return, the IRS generally mails the proper forms, with instructions, to the taxpayer.

April 15 is the due date on which most taxpayers must file their returns if they file on the basis of a calendar year, January 1 - December 31. Should April 15 fall on a Saturday, Sunday, or legal holiday, the taxpayer may mail the returns the next day.

Income tax returns are mailed to the region IRS. The address of the regional office is listed on the instructions. A self-addressed envelope is included with the forms and instructions mailed to taxpayer.

TOPIC: DEPRECIATION

ACTIVITIES:

1. Read information sheet and learn the terms used in the depreciation regulations provided by IRS.
2. Answer questions.

QUESTIONS:

1. What is depreciation and why is it important to a business?

2. What is the principal difference between ADR and ACRS?

3. Calculate the annual depreciation for an item of personal property with an unadjusted basis of $5,000 and classed as 3-year property.

4. Calculate the annual depreciation of an item of personal property with an adjusted basis of $8,000 and a useful life of 8 years.

5. Calculate the first and second years' depreciation using the 150-percent declining-balance method for an item costing $10,000 and a useful life of 5 years.

6. What is the purpose of investment tax credit?

7. What is the maximum amount of investment tax credit that may be taken for property that qualifies for the 3-year recovery period?

8. What is expensing and when was this provision established?

Information Sheet
on
DEPRECIATION

Depreciation is defined as the loss in value and service capacity of an item caused by use, weathering, or obsolescence. Since depreciation of machinery, equipment, buildings, etc. is a major business expense, it is a principal consideration in making management decisions. Managers and owners of businesses should be familiar with depreciation regulations and not depend solely on tax accountants for depreciation regulations.

The Economic Recovery Act of 1981 changed many of the regulations governing the calculating of depreciable property. Prior to the passage of the new act, an Asset Depreciation Range (ADR) System was used. This system was based on a depreciable item's useful life. Under the new law ADR was replaced with an Accelerated Cost Recovery System (ACRS). With ACRS the cost or other basis of a depreciable asset is recovered in a specific period of time. In most instances, the write-off periods under the new system are substantially shorter than useful life under the prior law. ACRS must be used for depreciable items placed in service after 1980. However, property owned or used by the taxpayer prior to 1981 must be depreciated under ADR using the method that was in use.

DEPRECIATION TERMS

In order to understand depreciation regulations, it is essential to know the meanings of certain terms. The more common ones are listed and discussed below:

Adjusted Basis - The remaining value of a depreciable item after subtracting the value of a trade-in, or the amount to be depreciated after subtracting the amount taken for investment credit, or the amount to be depreciated after subtracting the amount that has previously been depreciated (a practice where using declining-balance method).

Basis - The acquisition cost or value of an item. The basis of an outright purchase is the price paid.

Expensing - Is the immediate deducting of the expense of an item of tangible personal property. The amount that may be expensed will increase and be phased in over a 5-year period.

Capital Item - A term used for items that may be depreciated. Machinery, equipment, vehicles, and single-purpose buildings are examples.

New Nonresidential Real Property - New nonresidential buildings used in a business.

Depreciation
(Information Sheet continued)

Personal Property - Property such as machinery and equipment that is not real estate.

Real Property - Is land and generally anything that is erected on, growing on, or attached to land. Land itself is never depreciable.

Intangible Property - Property such as a copyright or franchise and that cannot be seen.

Tangible Property - Property that can be seen or touched.

DEPRECIATION PERIODS

The recovery periods under ACRS are 3 years, 5 years, 10 years, and 15 years.

RECOVERY PERIODS FOR SOME ASSETS

Asset	Recovery Period
	Years
Light Pickup, Cars, Certain Special Tools	3
Machinery, Equipment, Land Improvements	5
Single-Purpose Structures	5
Manufactured Homes (Mobile Homes)	10
Buildings and Real Property	15

DEPRECIATION METHODS

Several factors influence the method to be used in determining depreciation. There are also differences in the methods that may be used to calculate depreciation for personal and real property.

Personal Property

Under the new act, the depreciation deductions for personal property are determined by applying a statutory percentage to the unadjusted basis (actual cost or basis) of the property. The statutory percentages vary somewhat for property placed in service for the years 1981 through 1985. After 1985 the statutory percentage will be constant. According to the Economic Research service, USDA, the percent for the years 1981-1984 is equal to a 150-percent declining-balance method. For 1985, the statutory percentage is equal to 175-percent declining-balance; and in 1986 and thereafter, it equals to the 200-percent declining-balance method.

Depreciation
(Information Sheet continued)

ANNUAL DEPRECIATION DEDUCTIONS

Recovery year	Type of Property								
	3 year			5 year			10 year		
	Dec. 31, 1980 to Jan. 1, 1985	1985	After 1985	Dec. 31, 1980 to Jan. 1, 1985	1985	After 1985	Dec. 31, 1980 to Jan. 1, 1985	1985	After 1985
	---	Percent	---	---	Percent	---	---	Percent	---
1	25	29	33	15	18	20	8	9	10
2	38	47	45	22	33	32	14	19	18
3	37	24	22	21	25	24	12	16	16
4				21	16	16	10	14	14
5				21	8	8	10	12	12
6							10	10	10
7							9	8	8
8							9	6	6
9							9	4	4
10							9	2	2

Real Property

Depreciation deductions for real property are based on the 175-percent declining-balance method with a switch to the straight-line method. Real property is depreciated on the basis of the number of months it is actually in service during the tax year. IRS Publication 534 contains a table showing the percentages that may be taken based on the month a depreciable item is placed in service. The recovery period for real property is 15 years.

In addition to a specific time period at a specific rate, taxpayers have the option to use one of two recovery periods provided for each class of property. The full cost or basis is depreciable under ACRS.

OPTIONAL DEPRECIATION RECOVERY PERIODS

Asset Class	Optional periods
3-year	5 and 12
5-year	12 and 25
10-year	25 and 35
15-year	35 and 45

Depreciation
(Information Sheet continued)

The taxpayer may also elect to use the straight-line method of calculating depreciation rather than the accelerated recovery periods. This provides some flexibility. ACRS will not apply if a method of depreciation is used which is not expressed in terms of years. Also, the taxpayer may not convert personal property owned or used prior to 1981 to ACRS.

CALCULATING DEPRECIATION BY VARIOUS METHODS

If ACRS is used, the statutory percentage allowed for the class of property is multiplied by the unadjusted basis.

Example: A piece of equipment with a basis of $10,000 and a 5-year recovery period.
$10,000 x .15 = $1500.00 First year's depreciation

Using the straight-line method of depreciation, the basis is divided by the number of years of useful life and the remainder is the amount of the first and succeeding years of depreciation.

Example: A piece of equipment with a basis of $10,000 and a useful life of 12 years.
$10,000 ÷ 12 = $833.33 Amount of depreciation per year for the 12-year period.

Although the declining-balance method of depreciation may not be used for property placed in service in 1981 and thereafter, it may have been and is still being used for property placed in service prior to 1981. Either 150; 175; or 200-percent declining-balance could be used, depending upon the property and whether it was new or used when acquired.

Example: A piece of equipment with a basis of $10,000 and a 10-year useful life.

Formula: Adjusted Balance x $\frac{(1.5,\ 1.75,\ \text{or}\ 2.0)}{\text{Useful life}}$ = Annual Depreciation

$\$10,000 \times \frac{2}{10} = \$2,000$ First year's depreciation

INVESTMENT TAX CREDIT

Investment tax credit can be used to reduce taxes when certain new or used tangible personal property is purchased and used in a trade or business. Up to 10 percent of the cost of a qualifying investment may be reduced by this method. Machinery, equipment, and single purpose structures usually qualify for investment credit.

Investment credit for eligible property with a 3-year recovery period is 6 percent, while eligible property with a recovery period of 5, 10, or 15 years is 10 percent.

Depreciation
(Information Sheet continued)

The maximum investment credit for any tax year is the tax liability for that year or $25,000 plus 90 percent of the tax liability in excess of $25,000, whichever is less. The carryover period is 15 years (investment tax credits can be carried foward 15 years).

Fifteen percent credit is allowed on the rehabilitation of structures at least 30 years old, and a 20-percent credit may be taken for the rehabilitation of structures at least 40 years old. To qualify for the credit, the structure must be substantially rehabilitated. Also the expenditures during the 24-month period ending on the last day of the taxable year must exceed the greater of the adjusted basis of such property or $5,000. The accelerated methods of depreciation may not be used for such expenditures. In addition, the basis of such property improvements for depreciation purposes must be reduced by the amount of the credit. Thus, a business receiving a 20-percent credit for rehabilitation expenditures on the rehabilitation of a 40-year-old structure would be allowed to depreciate only 80 percent of the cost of the expenditure.

EXPENSING

Expensing is the deduction of the cost of certain types of property for tax purposes in the year in which it was purchased. Until the passage of the Economic Recovery Act of 1981, there was no such provision. New or used personal property may be expensed in the amount of $5,000 in 1982 and 1983. The amount increases to $7,500 for 1984 and 1985 and to $10,000 for each year after 1985.

Expensed property is not eligible for investment tax credit. Also, expensed property will be ineligible for the deferral of gain under an installment sale. Gain on an installment sale of expensed property must be immediately recognized.

TOPIC: LIFE AND HOSPITALIZATION INSURANCE

ACTIVITIES:

1. Read information sheet and be prepared to participate in class discussion.
2. Answer questions.

QUESTIONS:

1. List the more common types of life insurance policies.

2. Why is it important to update an insurance policy at certain intervals?

3. What is the normal "grace period"?

4. Why is it usually not advisable to purchase double indemnity provision?

5. What are the three functions of health insurance?

6. List the four types of health insurance.

Information Sheet
on
LIFE AND HOSPITALIZATION INSURANCE

Life insurance is unique in that it treats each person's eventual death as a "risk," the same way that another phase of insurance treats the possibility of crop damage as a "risk." Even though death is a certainty, we do not know when it will occur. Life insurance works the same as other phases of insurance because the cost of one person's untimely death and the resultant expenses incurred are distributed to a large number of persons.

There are two basic reasons for owning life insurance: (1) provides protection against loss of income due to the premature death of the breadwinner and (2) allows for systematic savings and investment.

The first concern of life insurance should be family protection in case of the untimely death of the head of the household. Certain expenses which must be paid occur in connection with any death. These might include medical bills, burial expenses, and settlement of debts, as well as expenses of settling an estate or finding a new place to live.

Savings and investments can provide money for retirement in later years, or for college education for children. This may be summarized by saying that savings and investments may be converted from potential death benefits into living benefits by providing a retirement fund.

TYPES OF LIFE INSURANCE POLICIES

Term Life Insurance - This is the purest form of life insurance. Ordinarily, the policy expires after a ten or twenty-year period. If death does not occur during this period, the policy is worthless. This is similar to a fire insurance policy in that if the house does not burn during the period the policy is in effect, no return can be credited from the policy. Term insurance can be written in two forms of coverage. Level-Term Life provides the same amount of insurance for the given period of time. Decreasing Term provides a small amount less each year till the end of the term period. Term insurance is ideal to use with credit. If a business borrows a large sum of money, a term policy in the amount of the mortgage can be taken by the owner. In case of death, the mortgage is paid with the insurance policy. Also, more protection is available per dollar of cost than any other type of insurance. A term policy may be convertible, which means that the insured may change it to a permanent policy without having to take a physical examination.

Straight Life or Whole Life Insurance - This type of insurance is continuous throughout the insured person's life, with a premium being paid annually, semi-annually, or

Life and Hospitalization Insurance
(Information Sheet continued)

quarterly. The insured is certain that the beneficiary will collect the entire value of the policy upon death because the policy can be terminated only by death or failure to pay premiums. Straight life is the most commonly purchased life insurance policy. Premiums are higher initially than for term insurance, but as the policy holder grows older, they become less than for term insurance. This is the least expensive of the permanent-type insurances. This type of policy builds up a cash value; therefore, it contains investment potential.

Limited Payment Life Insurance - This insurance is similar to straight life insurance. The insured pays fixed premiums for a specified period of time only, such as 10, 20, or 30 years, or up to retirement. The premiums are higher in limited-payment insurance because they cover a shorter period of years, and after retirement at age 60 or 65, the insurance protection continues but without the premium costs. Also, the investment portion of this insurance contract is larger than for the straight-life policy. Should death occur before the end of the policy period, the face amount is paid to the designated beneficiary.

Endowment Insurance - This is a method of forced savings which provides for paying a fixed premium for a specified number of years, after which the insured or his/her beneficiary is entitled to the face value of the policy, and the policy protection expires. The cost of this type of policy is the highest of the four discussed because it has the highest level of investment, but the least amount of protection is provided.

Family Plan - This is a form of insurance where the largest amount of insurance is written on the husband and a smaller amount is written on the wife and children. The policy is covered by one premium which remains the same, and additional children are automatically covered with no increase in premium.

Although there are a few other little-used types of policies which do not merit mention here, it is important for the person buying insurance to realize that there are combination policies designed to meet his/her needs and wishes. Under this plan, the basic types of policies can be combined to produce certain advantages, which are usually paid for through higher premiums. One such policy as this is the "family income" policy, which combines term and straight life insurance. This policy insures that the beneficiary will receive a monthly income for a definite period of time after the death of the insured. For example, a 20-year policy is taken out when the insured's son is 2 years old, then the son is assured of an income until the age of 22.

LIFE INSURANCE CONTRACTS

Basic Protection - The basic needs for family protection should be met by straight or term insurance before taking out endowment or limited-payment life insurance. In other words, all possible expenses such as dependents, living costs, sickness, or funeral expenses should be converted first, keeping in mind other sources of income such as savings and social security payments.

Life and Hospitalization Insurance
(Information Sheet continued)

Available Group Insurance - Usually, group insurance is available through most employers or an association. It is good, low cost insurance. It should be considered supplemental to regular insurance instead of a replacement, however.

Updating Insurance - Insurance coverage should be reviewed from time to time in order to be sure changing requirements are met. It may be necessary to change method of settlement, beneficiaries, or to insure a child born after the present policy went into effect.

Lapsed Policies - Usually, an insurance policy will expire within one month of a missed premium payment. This is the "grace period." An "automatic loan" provision may be included in the policy, under which the company pays the premium and charges it against the policy as a loan.

Non-forfeiture Values - These are available for all policies except term insurance but only after premiums have been paid, without penalty, for specified periods ranging from one to three years. After this period, the insured has four options from which to choose:

(1) The insured may take the cash surrender value.
(2) The insured may purchase extended term insurance for the full face value of the policy.
(3) The insured may purchase paid-up insurance for any amount less than the face value of the original policy.
(4) Some companies offer an automatic premium loan as an option, or the insured may choose to have the option of renewing his old policy by passing a medical exam and paying overdue premiums plus interest in a specified period of time from the expiration date.

Also after the non-forfeiture clause has gone into effect, you may obtain a cash loan on your policy, often at favorable interest rates.

Cash Value - This is the amount of money a policy holder will receive at any time he surrenders his policy. This is similar to a savings account in that the longer the policy is in effect, the more money is put into it, and the larger the interest payments made. The policy can be cashed in to receive the amount of cash, or money can be borrowed against it.

Double Indemnity - This provision promises double payment if death occurs due to accident. Since accidental death makes up only 7% of the total number of deaths, this extra expense is not usually desirable.

Disability Waiver of Premiums - A policy with this provision states that if the insured becomes totally disabled, the premium payment is waived for the period of the disablement but policy protection continues.

Life and Hospitalization Insurance
(Information Sheet continued)

Other additional benefits or riders may be added to the insurance contracts for a small additional premium. Examples of these riders which would give the insured additional protection or other benefits are family income rider, mortgage protection rider, level term rider, and decreasing term rider.

HEALTH INSURANCE

Health insurance programs help protect the public against the unforeseen financial burdens of serious illness or injury. Large amounts of money are spent poorly each year on health insurance due to a lack of understanding and knowledge of the various programs available.

Functions of Health Insurance

1. Protect the insured against financial hardships due to illness or injury.
2. Cover the cost of medical care in order to assure competent treatment.
3. Protect creditors by insuring the policy holder's ability to repay debt.

Health insurance is commonly divided into two coverage areas, the more frequent minor expenses and the less frequent major expenses. The prospective insurance buyer needs to decide first which of the two areas, or both, that he/she wishes to insure against. A family with the income capacity to handle the smaller expenses might be better off to include them in the budget and insure against the larger, more financially crippling losses. On the other hand, families unsuccessful in budgeting may find more advantage in carrying the hospital and surgical insurance. Some type of health insurance is desirable for most families.

Types of Health Insurance

1. Hospital Expense Insurance - Complete or partial payment for hospital room and board is covered by this insurance. Individual policies may cover anesthesia, medication, operating room and X-rays. This is the most widely used health insurance.

2. Surgical Expense Insurance - Payment is provided for all or part of the surgical fees. Usually, the policy lists the various operations and the payment made by the policy for each, with the more severe operations commanding the higher payments.

3. Regular Medical Expense Insurance - This type of policy covers doctor's calls, either at the office or at home. Limits are placed on the number of visits per injury or sickness and also on the number of calls per contract year. This type of policy is not often sold because it can be easily abused.

Life and Hospitalization Insurance
(Information Sheet continued)

4. Major Medical Expense - This insurance policy is designed to take up where hospital and medical insurance leaves off. It is designed to handle large medical expenses up to and even above $15,000. Minor expenses cannot be charged to this policy by virtue of a deductible clause which states that expenses falling below a specified amount will not be covered by the policy. This amount is usually in a range of $25 to $500, with the $500 deductible being the most economical.

Loss of Income Insurance - This pays up to 75% of earnings lost to illness or sickness for a specified period of time. Most companies will not pay more in order to discourage imagined illnesses.

Comprehensive Major Medical Insurance - Usually a custom-made policy is designed to include some of the advantages of both basic and major medical coverage and contains the deductible clause and a maximum coverage amount for the calendar year.

Selecting an Insurance Agent

One should consider:

(1) One that is a full-time, professional underwriter.
(2) An agent that you know or feel is worthy of your business.
(3) One that will be easily obtained in time of need; should it be for a service claim or any type need or service.
(4) One that has a current license to sell insurance.

Selecting an Insurance Company

(1) The financial strength of the company.
(2) The number of years it has been organized and the type service it has given to its policyholders.
(3) The history of dividends, net profits, etc.

TOPIC: AGRICULTURAL MATHEMATICS

ACTIVITIES:

1. Read information sheet and learn the information related to the placement of decimals when adding, multiplying, subtracting, and dividing numbers.
2. Answer questions and complete problems.

QUESTIONS:

1. What are the decimal numbers 56.95 and 523.641 composed of and where is an "and" inserted?

2. How are the following decimal numbers read?
   a. 5.3 -
   b. 37.45 -
   c. 555.63 -

3. Add the following decimal numbers: 345.50, .60, 3.29, and 26.40.

4. Subtract the following decimal numbers: 122.34 from 6,784.82.

5. Multiply the decimal numbers .263 x 41.56.

6. Divide the decimal number 7.626 by .123 and show how answer may be checked.

7. Convert the following percentages to decimals:
   a. 50% =
   b. 30% =
   c. 35% =

8. Change the following fractions to percent:
   a. 3/4
   b. 2/5
   c. 3/8

9. What percent is $13.12 of $52.48?

10. Fifteen percent of a combine carburetor is $9.00. What did the carburetor cost?

Information Sheet
on
AGRICULTURAL MATHEMATICS

A basic knowledge of arithmetic is essential for many of the Cooperative Training in Agriculture students in their training stations, particularly those in sales positions. Inaccurate calculations cause a loss in self confidence, may cause the loss of a customer, and could cause the owner to dismiss the student. A salesperson must be able to calculate discounts, sales taxes, and total sales. To accurately make these calculations, the student must be competent in arithmetic, which includes addition, subtraction, multiplication, and division.

DECIMAL POINTS

It appears that the placement of the decimal point is the problem most often encountered by students when calculating arithmetic problems. The placement of the decimal point greatly affects a calculation. A decimal point in any one place has ten times as much value as if it were in the next place to the right.

Reading and Using Decimal Numbers

The decimal number 432.456 is composed of 4 hundreds, 3 tens, 2 ones, 4 tenths, 5 hundredths, and 6 thousandths.
Decimal numbers are read as follows:
6.4 - six and four tenths, or six point four.
26.01 - twenty-six and one hundredth, or two-six point 0-one.
432.456 - four hundred thirty-two and four hundred fifty-six thousandths, or four-three-two point four-five-six.

Notice that the word "and" in the above is always inserted where the decimal point should be.

RULES FOR THE USE OF DECIMALS

Adding Decimal Numbers - Decimal points are always placed one under the other.

Example:

```
345.67
  1.30
   .89
 26.78
------
374.64
```

(one under the other)

Agricultural Mathematics
(Information Sheet continued)

Subtracting Decimal Numbers - The decimal in the number to be subtracted is always placed under the decimal to be subtracted from.

Example:

```
 345.67   (Under the one to be
 -3.20    subtracted from)
------
 342.47
```

Multiplying Decimal Numbers - The number of decimal places in the product (answer) is the sum of the number of decimal places in the two numbers multiplied.

Example: .34 + 1.5 = 2 + 1 = 3 decimal places
.34 x 1.5 = .510

Division of Decimal Numbers - The rules for the division of decimals are as follows:

1. The decimal point in the divisor is moved as many places to the right as is necessary to make it a whole number.

   Example .145,⟌

2. Decimal in dividend is moved the same number of places.

   Example: .145,⟌.878,7

3. Decimal in quotient is placed directly above decimal in dividend.

   Example: .145,⟌.878,7 (decimal point above)

4. Divide as whole numbers.

   Example:

```
                6.06
.145,⟌.878,70
      870
      ---
        8 70
        8 70
        ----
           0
```

5. Answer may be checked by multiplying quotient by the original divisor.

   Example:

```
  6.06
x .145
------
  3030
 2424
 606
------
.87870
```

Agricultural Mathematics
(Information Sheet continued)

Decimals in Percentage - Percentages are expressed in three ways:

1. Decimally - To write percent decimally, the decimal point is moved two places to the left.

   Example: Decimally - .18
   18% changed to a decimal : 18% = .18
   2.3% changed to a decimal : 2.3% = .023

2. Fractions - To change a fraction to percent, the fraction is changed to decimal form and then the decimal is changed to percent.

   Example: Fraction - 5/8 divide 5 by 8

$$
\begin{array}{r}
.625 \\
8\overline{)5.000} \\
4\ 8 \\
\hline
20 \\
16 \\
\hline
40 \\
40 \\
\hline
0
\end{array}
$$

   .625 = 62.5%

3. Percent sign - To change decimal to percent, the decimal point is moved two places to the right.

   Example: Percent sign %
   Change .50 to percent .50 = 50% (2 places to right)
   Change .75 to percent = 75%

Finding the Percent of a Number - To find the percent of a number, the percent is multiplied by the number. The percent is changed to the decimal form before multiplying.

Example: a 6% discount of a tractor generator costing $65.00.
65.00 x .06 = 3.9000 or $3.90

The Percent One Number is of Another - To make this determination, the first number is divided by the second, and the quotient is changed to percent.

Example: $3.90 is what percent of $65.00?

$$
\begin{array}{r}
.06 \text{ or } 6\% \\
65.00\overline{)3.90\,00} \\
3\ 90\ 00 \\
\hline
0
\end{array}
$$

Agricultural Mathematics
(Information Sheet continued)

Determining a Number When Percent is Known - Determine what one percent is and multiply by 100.

Example: 6% of a tractor generator is $3.90
1% = 3.90 ÷ .06 = .65
100% = .65 x 100 - 65.00 or $65.00